

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Filing at a Glance

Company: American Progressive Life and Health Insurance Company of New York

Product Name: Long Term Care

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Rate - M.U. (Medically underwritten)

Date Submitted: 11/29/2022

SERFF Tr Num: UNAM-133469265

SERFF Status: Assigned

State Tr Num: UNAM-133469265

State Status: Received Review in Progress

Co Tr Num: PR LTC 2022 PA

Effective: On Approval

Date Requested:

Author(s): Carmen Boyd, Holly Parenti, Michelle Murphy, Angelus Tammaro, Shanique Daley

Reviewer(s): Jim Lavery (primary)

Disposition Date:

Disposition Status:

Effective Date:

State Filing Description:

Proposed aggregate 65% increase (31% if BP <= 3 years, otherwise 100%) on 54 policyholders of American Progressive forms HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, and QHHC 11/99.

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

General Information

Project Name: PR LTC 2022 PA	Status of Filing in Domicile:
Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/29/2022
	State Status Changed: 11/29/2022
Deemer Date:	Created By: Holly Parenti
Submitted By: Holly Parenti	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:

American Progressive Life & Health Insurance Company of New York

NAIC #80624

Request for Rate Revision – Long Term Care

Forms: HHC 1/98, PRNHO, PRNHOQ, QHHC

American Progressive Life & Health Insurance Company of New York is requesting the approval of a 65% Composite premium rate increase on the above-referenced forms.

•We understand that Nassau will prepare the current and proposed rate schedules reflecting the increases specified in the following table. Benefit periods of three years or less are those that do not exceed three years or \$250,000.

Cohort	Request
PR – BP of 3 years or less	31%
PR – BP over 3 years	100%
PR – Average	65%

The company will offer insured affected by the premium increase the option of reducing their daily benefit and/or increasing the daily maximum to allow for mitigation of the rate increase. The company will also offer a contingent non-forfeiture benefit to ALL insureds regardless of issue date even if the rate increase is not considered substantial.

Filing Contact Information

Holly Parenti

Company and Contact

Filing Contact Information

Holly Parenti, Product Filing Analyst	hparenti@nfg.com
One American Row	407-547-3363 [Phone]
Hartford, CT 06102	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Filing Company Information

American Progressive Life and
Health Insurance Company of New
York
One American Row
Hartford, CT 06102
(806) 403-5000 ext.
8064035000[Phone]

CoCode: 80624
Group Code: 1295
Group Name:
FEIN Number: 13-1851754

State of Domicile: New York
Company Type:
State ID Number:

State:	<i>Pennsylvania</i>	Filing Company:	<i>American Progressive Life and Health Insurance Company of New York</i>
TOI/Sub-TOI:	<i>LTC03I Individual Long Term Care/LTC03I.003 Other</i>		
Product Name:	<i>Long Term Care</i>		
Project Name/Number:	<i>PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC</i>		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	17.700%
Effective Date of Last Rate Revision:	01/14/2022
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	UNAM-133030214

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Progressive Life and Health Insurance Company of New York	65.000%	65.000%	\$146,735	54	\$224,352	100.000%	31.000%

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Current and Requested Rates Issues prior to 9-16-02	HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, QHHC 11/99	Revised	Previous State Filing Number: UNAM-133030214 Percent Rate Change Request: 65	PA PRNHO(Q) 4-02 Iss Prior to 9-16-02 comp 65%.pdf, PA HHC 1-98 - QHHC 11-99 Rates comp 65%.pdf, PA PRNHO(Q) 10-00 Iss Prior to 9-16-02 comp 65%.pdf,
2		Current and Requested Rates issues 9-16-02 & after	PRNHO, PRNHOQ, PRNHOQRS	Revised	Previous State Filing Number: UNAM-133030214 Percent Rate Change Request: 65	PA PRNHO(Q) 4-02 iss 9-16-02 & after comp 65%.pdf, PA PRNHO(Q) 10-00 Iss 9-16-02 & after comp 65%.pdf,

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	49.36	60.96	67.50	73.75	77.61	84.75
51	52.04	64.53	71.37	77.91	82.07	90.10
52	55.01	68.10	75.23	82.67	86.83	95.45
53	57.39	71.37	79.10	86.53	91.59	100.51
54	59.47	74.64	82.96	90.99	95.75	105.56
55	62.15	77.91	86.53	95.16	100.51	110.92
56	65.12	82.07	91.59	100.81	106.75	117.75
57	69.58	88.02	98.13	108.24	114.78	126.97
58	75.23	95.16	106.45	117.16	124.59	138.27
59	81.18	102.89	115.67	127.86	136.19	151.36
60	88.32	111.81	126.38	140.06	148.98	165.93
61	96.64	122.21	138.27	153.44	163.55	182.58
62	105.56	134.11	151.95	168.90	180.20	201.31
63	115.67	146.90	166.82	185.26	198.04	221.53
64	126.38	160.57	182.58	203.10	217.07	242.94
65	138.27	176.04	200.12	222.72	238.48	267.03
66	152.25	193.58	220.34	245.02	262.27	294.09
67	168.31	214.10	243.84	271.19	290.52	325.31
68	186.44	237.29	269.71	300.04	321.15	359.51
69	205.77	261.68	297.36	330.96	354.16	396.38
70	227.78	289.33	328.58	365.46	390.73	437.12
71	253.05	321.15	364.27	405.00	432.66	483.80
72	282.79	358.62	406.19	450.80	481.43	537.63
73	317.58	401.73	454.37	504.03	537.63	599.78
74	356.53	450.50	508.49	563.50	600.37	668.47
75	399.06	503.73	567.07	627.43	668.17	743.40
76	444.55	560.23	629.81	696.42	741.02	823.09
77	492.13	619.70	695.82	768.68	817.44	907.54
78	541.20	680.95	763.62	843.61	896.54	994.97
79	591.75	744.59	834.39	921.22	978.61	1085.66
80	645.27	811.79	909.33	1003.59	1066.04	1182.01
81	702.96	884.05	989.91	1092.20	1160.00	1286.08
82	765.70	962.85	1077.93	1189.14	1262.59	1399.67
83	842.12	1059.20	1185.57	1307.79	1388.97	1539.73
84	918.84	1155.24	1293.22	1426.73	1515.05	1679.49
85	995.26	1251.59	1401.16	1545.68	1641.43	1819.55

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	27.06	37.47	42.52	47.28	52.93	62.74
51	28.55	39.55	45.20	50.25	56.20	66.61
52	30.03	41.33	47.58	53.23	59.47	70.18
53	31.22	42.82	49.96	56.50	62.74	73.75
54	32.41	44.01	52.04	59.17	65.72	77.31
55	33.01	45.20	54.42	62.45	69.28	81.18
56	35.09	46.98	57.39	66.31	73.15	85.34
57	36.87	49.36	60.96	70.47	77.91	90.69
58	39.55	52.63	65.12	75.83	83.56	96.94
59	42.82	56.80	69.58	80.88	88.91	103.48
60	46.39	61.26	74.93	86.23	95.45	111.21
61	50.55	66.31	80.88	93.37	102.89	119.54
62	55.90	72.85	88.02	101.10	110.92	128.46
63	62.15	79.69	95.75	109.73	120.13	138.57
64	68.99	87.72	104.67	119.24	130.24	149.57
65	77.02	96.94	114.48	129.95	141.25	161.47
66	85.94	106.45	124.89	141.25	153.14	174.55
67	95.45	117.16	136.49	154.03	166.52	188.82
68	104.97	128.16	148.68	167.41	180.50	204.29
69	114.78	139.76	161.47	181.39	195.37	220.34
70	125.78	151.95	175.44	196.85	211.42	238.19
71	139.16	167.12	191.50	213.80	229.56	257.81
72	156.71	184.66	210.23	234.02	250.67	281.01
73	177.82	205.48	231.64	256.62	274.46	306.88
74	202.80	228.67	254.84	280.41	299.74	335.12
75	230.16	253.95	280.71	307.17	327.99	366.35
76	260.19	282.19	308.96	336.61	358.91	399.95
77	292.01	313.12	340.48	369.32	393.11	436.82
78	326.50	347.32	375.27	405.60	430.28	476.37
79	363.37	383.59	412.44	444.26	469.83	518.00
80	402.63	423.14	452.58	486.18	512.65	563.20
81	443.96	464.77	495.70	531.38	559.04	611.97
82	487.08	508.78	541.49	579.55	608.99	665.79
83	535.84	559.63	595.61	637.54	669.95	732.40
84	584.31	610.78	649.73	695.82	730.91	799.30
85	633.08	661.63	703.85	753.81	791.87	865.32

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
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- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
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American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	64.66	79.86	135.00	147.49	155.22	169.50
51	68.17	84.53	142.73	155.82	164.14	180.20
52	72.06	89.20	150.46	165.33	173.66	190.91
53	75.18	93.49	158.20	173.06	183.17	201.02
54	77.91	97.77	165.93	181.98	191.50	211.13
55	81.41	102.06	173.06	190.31	201.02	221.83
56	85.31	107.51	183.17	201.61	213.50	235.51
57	91.15	115.30	196.26	216.48	229.56	253.95
58	98.55	124.65	212.91	234.32	249.19	276.54
59	106.34	134.78	231.35	255.73	272.38	302.71
60	115.69	146.47	252.76	280.11	297.95	331.85
61	126.60	160.10	276.54	306.88	327.10	365.16
62	138.29	175.68	303.90	337.80	360.40	402.63
63	151.53	192.43	333.64	370.51	396.08	443.07
64	165.55	210.35	365.16	406.19	434.15	485.89
65	181.14	230.61	400.25	445.45	476.97	534.06
66	199.44	253.59	440.69	490.05	524.54	588.18
67	220.48	280.47	487.67	542.38	581.04	650.62
68	244.24	310.85	539.41	600.07	642.30	719.02
69	269.56	342.80	594.72	661.92	708.31	792.76
70	298.39	379.02	657.17	730.91	781.46	874.24
71	331.50	420.70	728.53	810.01	865.32	967.61
72	370.45	469.79	812.39	901.60	962.85	1075.25
73	416.03	526.27	908.73	1008.05	1075.25	1199.55
74	467.06	590.15	1016.97	1126.99	1200.74	1336.93
75	522.76	659.88	1134.13	1254.86	1336.34	1486.80
76	582.36	733.89	1259.62	1392.83	1482.04	1646.18
77	644.69	811.80	1391.64	1537.35	1634.89	1815.09
78	708.96	892.05	1527.24	1687.22	1793.08	1989.93
79	775.18	975.41	1668.78	1842.44	1957.22	2171.32
80	845.30	1063.44	1818.65	2007.18	2132.07	2364.01
81	920.87	1158.10	1979.82	2184.41	2320.00	2572.16
82	1003.07	1261.33	2155.86	2378.29	2525.18	2799.35
83	1103.18	1387.54	2371.15	2615.58	2777.94	3079.46
84	1203.68	1513.36	2586.44	2853.47	3030.10	3358.98
85	1303.79	1639.57	2802.32	3091.35	3282.85	3639.09

Pennsylvania Rating Factors	Tax Qualified Plan		Tax Qualified Plan	
	1.14		1.17	

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
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American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	35.45	49.08	85.04	94.56	105.86	125.49
51	37.40	51.81	90.40	100.51	112.40	133.22
52	39.34	54.15	95.16	106.45	118.94	140.35
53	40.90	56.09	99.91	113.00	125.49	147.49
54	42.46	57.65	104.08	118.35	131.43	154.63
55	43.24	59.21	108.83	124.89	138.57	162.36
56	45.97	61.55	114.78	132.62	146.30	170.68
57	48.30	64.66	121.92	140.95	155.82	181.39
58	51.81	68.95	130.24	151.65	167.12	193.88
59	56.09	74.40	139.16	161.76	177.82	206.96
60	60.77	80.25	149.87	172.47	190.91	222.43
61	66.22	86.87	161.76	186.74	205.77	239.08
62	73.23	95.44	176.04	202.20	221.83	256.92
63	81.41	104.40	191.50	219.45	240.27	277.14
64	90.37	114.91	209.34	238.48	260.49	299.14
65	100.89	126.99	228.97	259.89	282.49	322.93
66	112.58	139.46	249.78	282.49	306.28	349.10
67	125.04	153.48	272.98	308.06	333.04	377.65
68	137.51	167.89	297.36	334.83	361.00	408.57
69	150.36	183.08	322.93	362.78	390.73	440.69
70	164.78	199.05	350.88	393.70	422.85	476.37
71	182.30	218.92	383.00	427.60	459.12	515.62
72	205.29	241.90	420.47	468.04	501.35	562.01
73	232.94	269.17	463.29	513.24	548.93	613.75
74	265.67	299.56	509.68	560.82	599.48	670.25
75	301.50	332.67	561.42	614.35	655.98	732.70
76	340.85	369.67	617.91	673.22	717.83	799.90
77	382.53	410.19	680.95	738.64	786.22	873.64
78	427.71	454.98	750.54	811.20	860.56	952.74
79	476.02	502.51	824.88	888.51	939.66	1036.00
80	527.44	554.32	905.16	972.37	1025.30	1126.40
81	581.58	608.85	991.40	1062.76	1118.07	1223.93
82	638.07	666.50	1082.99	1159.11	1217.99	1331.58
83	701.95	733.11	1191.22	1275.08	1339.90	1464.80
84	765.45	800.12	1299.46	1391.64	1461.82	1598.61
85	829.33	866.73	1407.70	1507.62	1583.74	1730.64

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	464	520	571	621	675	717	761	800	845	NA	NA	NA	NA	NA	NA	NA
51	494	553	607	660	714	761	806	847	895	NA	NA	NA	NA	NA	NA	NA
52	523	589	642	705	758	809	856	901	949	NA	NA	NA	NA	NA	NA	NA
53	559	627	684	746	806	859	910	958	1,005	NA	NA	NA	NA	NA	NA	NA
54	595	666	729	794	856	910	966	1,017	1,068	NA	NA	NA	NA	NA	NA	NA
55	630	708	779	845	910	966	1,026	1,079	1,136	NA	NA	NA	NA	NA	NA	NA
56	672	752	824	898	966	1,029	1,085	1,148	1,204	NA	NA	NA	NA	NA	NA	NA
57	711	800	874	955	1,026	1,088	1,157	1,216	1,279	NA	NA	NA	NA	NA	NA	NA
58	755	847	928	1,008	1,085	1,157	1,228	1,288	1,350	NA	NA	NA	NA	NA	NA	NA
59	797	898	984	1,071	1,151	1,225	1,296	1,362	1,427	NA	NA	NA	NA	NA	NA	NA
60	845	952	1,041	1,130	1,216	1,294	1,371	1,439	1,508	NA	NA	NA	NA	NA	NA	NA
61	895	1,005	1,103	1,201	1,291	1,371	1,454	1,525	1,597	NA	NA	NA	NA	NA	NA	NA
62	952	1,071	1,178	1,279	1,374	1,463	1,549	1,624	1,704	NA	NA	NA	NA	NA	NA	NA
63	1,014	1,139	1,255	1,362	1,466	1,561	1,653	1,734	1,814	NA	NA	NA	NA	NA	NA	NA
64	1,076	1,213	1,341	1,454	1,567	1,662	1,763	1,847	1,930	NA	NA	NA	NA	NA	NA	NA
65	1,142	1,291	1,430	1,555	1,674	1,778	1,885	1,974	2,067	NA	NA	NA	NA	NA	NA	NA
66	1,237	1,404	1,558	1,698	1,823	1,942	2,052	2,156	2,254	NA	NA	NA	NA	NA	NA	NA
67	1,314	1,499	1,668	1,820	1,963	2,087	2,209	2,322	2,429	NA	NA	NA	NA	NA	NA	NA
68	1,395	1,603	1,793	1,963	2,114	2,260	2,391	2,519	2,635	NA	NA	NA	NA	NA	NA	NA
69	1,481	1,716	1,924	2,111	2,287	2,447	2,596	2,733	2,864	NA	NA	NA	NA	NA	NA	NA
70	1,576	1,838	2,073	2,281	2,474	2,655	2,816	2,968	3,113	NA	NA	NA	NA	NA	NA	NA
71	1,683	1,974	2,233	2,468	2,682	2,884	3,066	3,229	3,393	NA	NA	NA	NA	NA	NA	NA
72	1,808	2,132	2,418	2,676	2,914	3,134	3,336	3,518	3,699	NA	NA	NA	NA	NA	NA	NA
73	1,954	2,310	2,626	2,908	3,167	3,414	3,634	3,833	4,029	NA	NA	NA	NA	NA	NA	NA
74	2,123	2,507	2,855	3,164	3,449	3,714	3,961	4,175	4,392	NA	NA	NA	NA	NA	NA	NA
75	2,305	2,718	3,098	3,437	3,753	4,041	4,306	4,544	4,779	NA	NA	NA	NA	NA	NA	NA
76	2,489	2,941	3,354	3,726	4,065	4,383	4,672	4,933	5,186	NA	NA	NA	NA	NA	NA	NA
77	2,676	3,161	3,610	4,017	4,389	4,734	5,052	5,338	5,620	NA	NA	NA	NA	NA	NA	NA
78	2,864	3,437	3,875	4,315	4,725	5,100	5,448	5,763	6,072	NA	NA	NA	NA	NA	NA	NA
79	3,054	3,663	4,145	4,627	5,070	5,480	5,864	6,209	6,551	NA	NA	NA	NA	NA	NA	NA
80	3,253	3,901	4,425	4,948	5,433	5,879	6,301	6,676	7,050	NA	NA	NA	NA	NA	NA	NA
81	3,452	4,145	4,713	5,281	5,804	6,289	6,750	7,163	7,574	NA	NA	NA	NA	NA	NA	NA
82	3,658	4,389	5,008	5,623	6,188	6,720	7,220	7,672	8,121	NA	NA	NA	NA	NA	NA	NA
83	3,869	4,645	5,314	5,974	6,590	7,160	7,705	8,201	8,689	NA	NA	NA	NA	NA	NA	NA
84	4,083	4,900	5,626	6,340	7,000	7,621	8,210	8,748	9,284	NA	NA	NA	NA	NA	NA	NA
85	4,303	5,162	5,944	6,711	7,425	8,094	8,733	9,316	9,902	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	497	568	630	699	761	824	883	928	990	1,044	1,088	1,142	1,192	1,237	1,285	1,326
51	535	613	681	752	815	874	937	990	1,047	1,103	1,154	1,207	1,258	1,305	1,350	1,395
52	580	660	734	806	871	931	996	1,053	1,109	1,169	1,219	1,279	1,326	1,377	1,424	1,469
53	624	708	788	862	931	993	1,059	1,121	1,178	1,240	1,294	1,350	1,404	1,457	1,508	1,552
54	666	758	845	919	993	1,059	1,130	1,192	1,255	1,317	1,374	1,430	1,490	1,543	1,597	1,641
55	714	809	901	981	1,059	1,127	1,201	1,270	1,335	1,401	1,463	1,522	1,582	1,635	1,692	1,740
56	758	859	958	1,044	1,130	1,201	1,279	1,356	1,421	1,490	1,552	1,615	1,680	1,740	1,796	1,847
57	806	916	1,023	1,112	1,201	1,282	1,362	1,442	1,508	1,585	1,653	1,716	1,784	1,847	1,909	1,963
58	847	966	1,082	1,181	1,273	1,362	1,445	1,528	1,603	1,683	1,754	1,823	1,894	1,957	2,022	2,079
59	892	1,020	1,142	1,246	1,350	1,442	1,531	1,624	1,701	1,784	1,861	1,930	2,004	2,076	2,141	2,206
60	937	1,076	1,207	1,320	1,430	1,531	1,627	1,719	1,808	1,894	1,974	2,052	2,129	2,203	2,272	2,340
61	984	1,136	1,279	1,401	1,520	1,630	1,731	1,826	1,921	2,016	2,099	2,183	2,263	2,343	2,418	2,489
62	1,041	1,204	1,356	1,493	1,621	1,737	1,844	1,951	2,052	2,153	2,242	2,331	2,418	2,501	2,578	2,655
63	1,100	1,279	1,445	1,588	1,728	1,856	1,972	2,084	2,192	2,299	2,397	2,492	2,581	2,673	2,757	2,837
64	1,160	1,362	1,534	1,698	1,844	1,980	2,105	2,227	2,343	2,453	2,560	2,661	2,760	2,849	2,941	3,027
65	1,231	1,445	1,638	1,814	1,969	2,120	2,257	2,385	2,507	2,629	2,739	2,849	2,950	3,051	3,149	3,235
66	1,323	1,567	1,778	1,974	2,141	2,308	2,462	2,599	2,736	2,867	2,991	3,110	3,217	3,324	3,437	3,530
67	1,401	1,665	1,897	2,111	2,296	2,474	2,641	2,792	2,941	3,081	3,214	3,345	3,464	3,577	3,696	3,794
68	1,484	1,772	2,028	2,263	2,465	2,658	2,843	3,006	3,167	3,322	3,467	3,610	3,735	3,860	3,988	4,095
69	1,576	1,888	2,168	2,423	2,649	2,864	3,060	3,241	3,417	3,583	3,741	3,895	4,032	4,166	4,303	4,422
70	1,674	2,016	2,319	2,599	2,846	3,081	3,298	3,497	3,690	3,872	4,044	4,211	4,362	4,508	4,654	4,782
71	1,784	2,138	2,492	2,792	3,069	3,324	3,565	3,782	3,994	4,196	4,380	4,564	4,728	4,889	5,043	5,186
72	1,915	2,296	2,679	3,009	3,313	3,598	3,860	4,101	4,333	4,553	4,755	4,954	5,135	5,314	5,486	5,644
73	2,067	2,477	2,893	3,256	3,586	3,898	4,187	4,454	4,710	4,954	5,177	5,394	5,596	5,790	5,977	6,152
74	2,236	2,682	3,128	3,524	3,889	4,234	4,550	4,844	5,124	5,394	5,635	5,879	6,099	6,310	6,518	6,708
75	2,421	2,914	3,381	3,812	4,211	4,585	4,936	5,260	5,567	5,864	6,132	6,393	6,637	6,869	7,104	7,309
76	2,611	3,137	3,640	4,110	4,547	4,960	5,338	5,700	6,036	6,364	6,658	6,943	7,214	7,470	7,725	7,951
77	2,804	3,366	3,907	4,413	4,889	5,338	5,754	6,149	6,518	6,881	7,205	7,520	7,818	8,100	8,386	8,635
78	2,994	3,595	4,175	4,722	5,237	5,727	6,179	6,616	7,021	7,416	7,776	8,124	8,451	8,763	9,078	9,358
79	3,191	3,830	4,449	5,037	5,596	6,126	6,625	7,098	7,544	7,978	8,374	8,757	9,123	9,465	9,813	10,122
80	3,393	4,071	4,731	5,361	5,965	6,542	7,083	7,598	8,088	8,567	9,001	9,420	9,825	10,202	10,586	10,922
81	3,601	4,318	5,019	5,697	6,343	6,967	7,556	8,118	8,656	9,177	9,652	10,119	10,553	10,973	11,392	11,770
82	3,812	4,570	5,314	6,039	6,735	7,410	8,050	8,656	9,245	9,810	10,333	10,842	11,323	11,781	12,242	12,653
83	4,029	4,829	5,617	6,390	7,137	7,862	8,555	9,212	9,855	10,467	11,041	11,597	12,120	12,626	13,125	13,577
84	4,249	5,094	5,926	6,753	7,550	8,332	9,081	9,789	10,485	11,151	11,775	12,385	12,956	13,506	14,050	14,547
85	4,475	5,364	6,248	7,122	7,972	8,811	9,623	10,384	11,139	11,859	12,537	13,200	13,821	14,419	15,014	15,552

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	<u>\$50</u>	<u>\$60</u>	<u>\$70</u>	<u>\$80</u>	<u>\$90</u>	<u>\$100</u>	<u>\$110</u>	<u>\$120</u>	<u>\$130</u>	<u>\$140</u>	<u>\$150</u>	<u>\$160</u>	<u>\$170</u>	<u>\$180</u>	<u>\$190</u>	<u>\$200</u>
50 & Under	526	610	693	767	842	904	975	1,044	1,097	1,157	1,216	1,270	1,326	1,383	1,430	1,484
51	571	660	743	821	895	966	1,035	1,103	1,163	1,225	1,285	1,338	1,401	1,454	1,508	1,561
52	610	705	797	877	955	1,029	1,100	1,169	1,234	1,294	1,359	1,418	1,478	1,534	1,594	1,647
53	654	755	850	940	1,017	1,097	1,175	1,240	1,311	1,371	1,442	1,502	1,561	1,627	1,683	1,740
54	699	809	913	1,002	1,082	1,166	1,246	1,317	1,392	1,457	1,528	1,594	1,659	1,725	1,784	1,841
55	740	862	972	1,068	1,157	1,243	1,323	1,404	1,481	1,549	1,627	1,689	1,760	1,826	1,891	1,954
56	788	916	1,032	1,136	1,231	1,326	1,412	1,493	1,576	1,647	1,725	1,796	1,867	1,942	2,004	2,073
57	836	972	1,100	1,210	1,311	1,412	1,502	1,588	1,677	1,754	1,835	1,912	1,983	2,061	2,129	2,200
58	886	1,032	1,166	1,288	1,395	1,502	1,597	1,689	1,781	1,861	1,948	2,028	2,105	2,186	2,260	2,334
59	928	1,094	1,237	1,365	1,478	1,594	1,698	1,793	1,891	1,974	2,067	2,150	2,236	2,316	2,394	2,471
60	981	1,154	1,311	1,445	1,570	1,689	1,805	1,903	2,004	2,099	2,189	2,284	2,373	2,453	2,539	2,620
61	1,032	1,219	1,389	1,534	1,665	1,796	1,918	2,028	2,135	2,233	2,331	2,426	2,525	2,611	2,700	2,783
62	1,088	1,291	1,472	1,630	1,778	1,915	2,046	2,165	2,278	2,385	2,489	2,593	2,691	2,786	2,881	2,971
63	1,148	1,365	1,561	1,734	1,891	2,043	2,183	2,310	2,429	2,545	2,655	2,765	2,873	2,977	3,075	3,173
64	1,207	1,442	1,653	1,841	2,016	2,174	2,322	2,465	2,596	2,715	2,834	2,953	3,069	3,176	3,280	3,381
65	1,267	1,525	1,754	1,957	2,147	2,319	2,480	2,632	2,771	2,902	3,033	3,158	3,280	3,393	3,506	3,613
66	1,362	1,633	1,891	2,120	2,325	2,519	2,697	2,864	3,021	3,161	3,307	3,443	3,574	3,702	3,824	3,943
67	1,436	1,725	2,007	2,257	2,483	2,691	2,887	3,069	3,241	3,396	3,550	3,702	3,842	3,979	4,112	4,240
68	1,520	1,823	2,126	2,409	2,655	2,887	3,098	3,298	3,491	3,658	3,830	3,991	4,148	4,294	4,443	4,579
69	1,609	1,930	2,254	2,569	2,843	3,096	3,330	3,548	3,759	3,946	4,133	4,309	4,478	4,639	4,796	4,948
70	1,707	2,049	2,391	2,730	3,072	3,322	3,583	3,821	4,053	4,258	4,466	4,657	4,844	5,022	5,192	5,358
71	1,817	2,180	2,545	2,908	3,271	3,571	3,860	4,121	4,380	4,606	4,838	5,043	5,251	5,445	5,635	5,813
72	1,948	2,337	2,727	3,119	3,506	3,848	4,166	4,454	4,740	4,993	5,248	5,474	5,706	5,920	6,132	6,328
73	2,099	2,519	2,938	3,360	3,779	4,157	4,505	4,823	5,138	5,418	5,700	5,953	6,209	6,447	6,682	6,896
74	2,266	2,718	3,173	3,628	4,080	4,490	4,880	5,228	5,576	5,885	6,197	6,477	6,759	7,024	7,285	7,520
75	2,447	2,938	3,426	3,916	4,407	4,847	5,269	5,659	6,042	6,384	6,726	7,041	7,354	7,645	7,937	8,195
76	2,635	3,161	3,687	4,217	4,743	5,222	5,686	6,108	6,533	6,911	7,288	7,636	7,978	8,305	8,626	8,915
77	2,822	3,387	3,952	4,517	5,082	5,605	6,111	6,578	7,044	7,461	7,874	8,264	8,644	9,001	9,361	9,679
78	3,015	3,619	4,223	4,820	5,424	6,001	6,551	7,062	7,574	8,032	8,490	8,921	9,340	9,736	10,134	10,491
79	3,209	3,848	4,493	5,132	5,778	6,417	7,012	7,568	8,124	8,629	9,135	9,608	10,072	10,512	10,955	11,344
80	3,411	4,092	4,776	5,454	6,138	6,818	7,485	8,091	8,701	9,254	9,810	10,330	10,839	11,326	11,811	12,248
81	3,619	4,341	5,067	5,787	6,512	7,235	7,960	8,635	9,298	9,905	10,515	11,086	11,645	12,180	12,712	13,197
82	3,830	4,594	5,361	6,126	6,893	7,657	8,421	9,188	9,917	10,580	11,249	11,871	12,486	13,072	13,658	14,193
83	4,047	4,856	5,665	6,474	7,285	8,094	8,903	9,712	10,521	11,285	12,013	12,691	13,363	14,006	14,648	15,234
84	4,267	5,124	5,974	6,830	7,681	8,537	9,391	10,244	11,097	11,948	12,807	13,545	14,276	14,978	15,677	16,322
85	4,496	5,394	6,292	7,196	8,094	8,992	9,890	10,788	11,692	12,590	13,488	14,386	15,225	15,989	16,750	17,458

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	583	699	800	907	1,023	1,124	1,231	1,344	1,436	1,549	1,656	1,757	1,873	1,974	2,090	2,192
51	619	734	842	960	1,076	1,192	1,305	1,421	1,549	1,635	1,751	1,859	1,977	2,090	2,209	2,319
52	651	773	892	1,017	1,139	1,261	1,377	1,505	1,635	1,731	1,853	1,969	2,093	2,212	2,337	2,453
53	687	818	943	1,073	1,204	1,332	1,460	1,591	1,731	1,829	1,960	2,087	2,215	2,343	2,471	2,596
54	726	865	1,005	1,136	1,273	1,409	1,543	1,683	1,829	1,939	2,073	2,209	2,343	2,477	2,614	2,748
55	770	913	1,059	1,201	1,344	1,493	1,633	1,778	1,939	2,052	2,195	2,337	2,477	2,623	2,762	2,908
56	812	966	1,118	1,273	1,424	1,582	1,728	1,882	2,052	2,168	2,319	2,471	2,620	2,774	2,923	3,075
57	859	1,020	1,181	1,344	1,505	1,668	1,829	1,992	2,168	2,290	2,450	2,611	2,768	2,935	3,093	3,253
58	907	1,076	1,249	1,421	1,591	1,763	1,930	2,102	2,290	2,421	2,587	2,760	2,929	3,098	3,268	3,435
59	960	1,139	1,320	1,499	1,674	1,859	2,037	2,215	2,421	2,554	2,733	2,914	3,090	3,274	3,446	3,628
60	1,014	1,201	1,389	1,582	1,772	1,960	2,153	2,340	2,554	2,697	2,881	3,072	3,259	3,449	3,637	3,824
61	1,068	1,270	1,469	1,668	1,873	2,073	2,269	2,471	2,697	2,849	3,042	3,244	3,437	3,643	3,842	4,038
62	1,127	1,335	1,552	1,763	1,974	2,189	2,400	2,608	2,849	3,009	3,217	3,426	3,637	3,851	4,056	4,270
63	1,189	1,412	1,635	1,859	2,084	2,308	2,531	2,757	3,009	3,176	3,396	3,616	3,842	4,065	4,285	4,505
64	1,252	1,490	1,722	1,957	2,197	2,432	2,670	2,905	3,176	3,348	3,577	3,815	4,047	4,285	4,517	4,749
65	1,320	1,567	1,817	2,064	2,316	2,566	2,813	3,066	3,348	3,533	3,774	4,023	4,273	4,517	4,767	5,016
66	1,412	1,683	1,948	2,215	2,492	2,757	3,024	3,289	3,527	3,794	4,056	4,324	4,591	4,856	5,124	5,385
67	1,490	1,775	2,058	2,343	2,629	2,911	3,197	3,479	3,726	4,011	4,294	4,573	4,856	5,135	5,418	5,697
68	1,573	1,879	2,180	2,480	2,783	3,084	3,387	3,684	3,949	4,252	4,547	4,847	5,150	5,445	5,745	6,039
69	1,665	1,983	2,302	2,626	2,947	3,265	3,589	3,907	4,184	4,508	4,823	5,138	5,460	5,772	6,090	6,408
70	1,763	2,105	2,444	2,786	3,125	3,467	3,806	4,148	4,446	4,788	5,126	5,463	5,799	6,135	6,477	6,810
71	1,873	2,236	2,602	2,965	3,330	3,693	4,056	4,422	4,737	5,103	5,465	5,822	6,185	6,542	6,905	7,262
72	1,998	2,388	2,780	3,167	3,559	3,952	4,338	4,731	5,070	5,460	5,846	6,230	6,619	7,003	7,389	7,776
73	2,141	2,554	2,977	3,393	3,818	4,240	4,657	5,079	5,445	5,861	6,280	6,694	7,110	7,523	7,940	8,353
74	2,296	2,745	3,200	3,652	4,104	4,559	5,008	5,463	5,855	6,307	6,756	7,202	7,651	8,094	8,546	8,992
75	2,465	2,947	3,437	3,928	4,410	4,900	5,391	5,876	6,304	6,783	7,267	7,752	8,234	8,716	9,197	9,682
76	2,641	3,164	3,690	4,217	4,740	5,263	5,787	6,316	6,771	7,291	7,809	8,329	8,846	9,373	9,887	10,411
77	2,828	3,387	3,955	4,520	5,079	5,644	6,206	6,768	7,259	7,815	8,377	8,933	9,489	10,048	10,601	11,160
78	3,024	3,625	4,225	4,832	5,433	6,036	6,637	7,238	7,764	8,362	8,962	9,554	10,152	10,750	11,344	11,942
79	3,226	3,872	4,514	5,156	5,801	6,447	7,092	7,734	8,296	8,936	9,569	10,208	10,848	11,487	12,120	12,757
80	3,437	4,124	4,814	5,501	6,188	6,875	7,565	8,249	8,846	9,530	10,208	10,889	11,570	12,251	12,929	13,610
81	3,663	4,395	5,126	5,858	6,592	7,321	8,055	8,784	9,426	10,149	10,871	11,597	12,320	13,048	13,771	14,499
82	3,895	4,675	5,448	6,230	7,009	7,788	8,567	9,343	10,024	10,794	11,564	12,334	13,102	13,881	14,645	15,415
83	4,136	4,966	5,787	6,616	7,446	8,273	9,096	9,923	10,648	11,463	12,278	13,099	13,916	14,740	15,558	16,373
84	4,383	5,266	6,140	7,018	7,898	8,769	9,649	10,524	11,294	12,159	13,021	13,893	14,758	15,632	16,498	17,363
85	4,648	5,578	6,503	7,431	8,368	9,290	10,220	11,145	11,963	12,879	13,789	14,713	15,626	16,551	17,473	18,386

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	589	705	809	916	1,032	1,136	1,243	1,359	1,466	1,582	1,689	1,793	1,912	2,016	2,132	2,236
51	624	740	850	969	1,088	1,204	1,317	1,436	1,552	1,668	1,787	1,897	2,019	2,132	2,254	2,367
52	657	782	901	1,026	1,151	1,273	1,392	1,520	1,641	1,766	1,891	2,007	2,135	2,257	2,385	2,504
53	693	827	952	1,085	1,216	1,347	1,475	1,606	1,737	1,867	1,998	2,129	2,260	2,391	2,522	2,649
54	732	874	1,014	1,148	1,285	1,424	1,558	1,701	1,838	1,977	2,114	2,254	2,391	2,528	2,667	2,804
55	779	922	1,071	1,213	1,359	1,508	1,650	1,796	1,945	2,093	2,239	2,385	2,528	2,676	2,819	2,968
56	821	975	1,130	1,285	1,439	1,597	1,746	1,900	2,055	2,212	2,367	2,522	2,673	2,831	2,983	3,137
57	868	1,029	1,192	1,359	1,520	1,686	1,847	2,013	2,177	2,337	2,501	2,664	2,825	2,994	3,155	3,319
58	916	1,088	1,261	1,436	1,606	1,781	1,951	2,123	2,296	2,471	2,641	2,816	2,988	3,161	3,333	3,506
59	969	1,151	1,332	1,514	1,692	1,876	2,058	2,239	2,423	2,608	2,789	2,974	3,152	3,339	3,518	3,702
60	1,023	1,213	1,404	1,597	1,790	1,980	2,174	2,364	2,557	2,754	2,941	3,134	3,324	3,521	3,711	3,901
61	1,079	1,282	1,484	1,686	1,891	2,093	2,293	2,495	2,703	2,908	3,104	3,310	3,509	3,717	3,919	4,121
62	1,139	1,350	1,567	1,781	1,995	2,209	2,423	2,635	2,855	3,072	3,283	3,497	3,711	3,928	4,139	4,356
63	1,201	1,427	1,653	1,876	2,105	2,331	2,557	2,783	3,009	3,241	3,464	3,690	3,919	4,148	4,371	4,597
64	1,264	1,505	1,740	1,977	2,218	2,456	2,697	2,935	3,176	3,417	3,652	3,892	4,130	4,371	4,609	4,847
65	1,332	1,582	1,835	2,084	2,340	2,593	2,843	3,096	3,348	3,604	3,851	4,107	4,359	4,609	4,865	5,118
66	1,427	1,701	1,969	2,239	2,516	2,783	3,054	3,322	3,598	3,872	4,139	4,413	4,683	4,954	5,228	5,495
67	1,505	1,793	2,079	2,367	2,655	2,941	3,229	3,515	3,803	4,095	4,380	4,666	4,954	5,239	5,528	5,813
68	1,588	1,897	2,200	2,504	2,810	3,113	3,420	3,723	4,029	4,338	4,639	4,945	5,254	5,555	5,861	6,161
69	1,683	2,004	2,325	2,652	2,977	3,298	3,625	3,946	4,270	4,600	4,921	5,242	5,570	5,891	6,215	6,539
70	1,781	2,126	2,468	2,813	3,158	3,503	3,845	4,190	4,538	4,886	5,231	5,573	5,917	6,259	6,607	6,949
71	1,891	2,260	2,629	2,994	3,363	3,732	4,098	4,466	4,835	5,207	5,576	5,941	6,310	6,676	7,044	7,410
72	2,019	2,412	2,807	3,200	3,595	3,991	4,383	4,779	5,174	5,570	5,965	6,358	6,753	7,146	7,541	7,934
73	2,162	2,581	3,006	3,429	3,857	4,282	4,704	5,129	5,555	5,980	6,408	6,830	7,256	7,678	8,100	8,522
74	2,319	2,771	3,232	3,687	4,145	4,603	5,058	5,519	5,974	6,435	6,893	7,348	7,806	8,261	8,722	9,177
75	2,489	2,977	3,473	3,967	4,454	4,951	5,445	5,935	6,432	6,923	7,416	7,910	8,403	8,894	9,385	9,878
76	2,667	3,197	3,729	4,258	4,788	5,317	5,846	6,378	6,908	7,440	7,969	8,499	9,028	9,563	10,089	10,622
77	2,858	3,423	3,994	4,564	5,129	5,700	6,268	6,836	7,407	7,975	8,546	9,114	9,682	10,253	10,818	11,389
78	3,054	3,661	4,267	4,880	5,486	6,096	6,705	7,312	7,922	8,531	9,144	9,750	10,360	10,970	11,576	12,186
79	3,259	3,910	4,559	5,210	5,861	6,512	7,163	7,812	8,466	9,117	9,765	10,417	11,068	11,722	12,367	13,018
80	3,473	4,166	4,862	5,558	6,251	6,943	7,642	8,332	9,028	9,724	10,417	11,112	11,805	12,501	13,194	13,887
81	3,699	4,440	5,177	5,917	6,658	7,395	8,136	8,873	9,620	10,357	11,095	11,835	12,572	13,316	14,053	14,794
82	3,934	4,722	5,504	6,292	7,080	7,865	8,653	9,438	10,229	11,014	11,799	12,587	13,369	14,163	14,945	15,730
83	4,178	5,016	5,846	6,682	7,520	8,356	9,188	10,024	10,866	11,698	12,528	13,366	14,199	15,040	15,876	16,706
84	4,428	5,320	6,203	7,089	7,978	8,858	9,747	10,631	11,523	12,406	13,286	14,175	15,058	15,950	16,834	17,717
85	4,695	5,635	6,569	7,505	8,451	9,385	10,324	11,258	12,207	13,140	14,071	15,014	15,944	16,890	17,830	18,760

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Nonforfeiture Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	608	682	748	814	884	939	997	1,048	1,106	NA	NA	NA	NA	NA	NA	NA
51	647	725	795	865	935	997	1,056	1,110	1,173	NA	NA	NA	NA	NA	NA	NA
52	686	771	841	923	993	1,060	1,122	1,180	1,243	NA	NA	NA	NA	NA	NA	NA
53	732	822	896	978	1,056	1,126	1,192	1,254	1,317	NA	NA	NA	NA	NA	NA	NA
54	779	873	954	1,040	1,122	1,192	1,266	1,332	1,398	NA	NA	NA	NA	NA	NA	NA
55	826	927	1,021	1,106	1,192	1,266	1,344	1,414	1,488	NA	NA	NA	NA	NA	NA	NA
56	880	986	1,079	1,176	1,266	1,348	1,422	1,504	1,578	NA	NA	NA	NA	NA	NA	NA
57	931	1,048	1,145	1,250	1,344	1,426	1,515	1,593	1,675	NA	NA	NA	NA	NA	NA	NA
58	989	1,110	1,215	1,321	1,422	1,515	1,609	1,687	1,769	NA	NA	NA	NA	NA	NA	NA
59	1,044	1,176	1,289	1,402	1,508	1,605	1,698	1,784	1,870	NA	NA	NA	NA	NA	NA	NA
60	1,106	1,247	1,363	1,480	1,593	1,695	1,796	1,885	1,975	NA	NA	NA	NA	NA	NA	NA
61	1,173	1,317	1,445	1,574	1,691	1,796	1,905	1,998	2,092	NA	NA	NA	NA	NA	NA	NA
62	1,247	1,402	1,543	1,675	1,800	1,917	2,030	2,127	2,232	NA	NA	NA	NA	NA	NA	NA
63	1,328	1,492	1,644	1,784	1,920	2,045	2,166	2,271	2,376	NA	NA	NA	NA	NA	NA	NA
64	1,410	1,589	1,757	1,905	2,053	2,178	2,310	2,419	2,528	NA	NA	NA	NA	NA	NA	NA
65	1,496	1,691	1,874	2,037	2,193	2,329	2,470	2,587	2,707	NA	NA	NA	NA	NA	NA	NA
66	1,620	1,839	2,041	2,224	2,388	2,544	2,688	2,824	2,953	NA	NA	NA	NA	NA	NA	NA
67	1,722	1,963	2,185	2,384	2,571	2,735	2,894	3,042	3,183	NA	NA	NA	NA	NA	NA	NA
68	1,827	2,100	2,349	2,571	2,770	2,961	3,132	3,299	3,451	NA	NA	NA	NA	NA	NA	NA
69	1,940	2,248	2,520	2,766	2,996	3,206	3,401	3,580	3,751	NA	NA	NA	NA	NA	NA	NA
70	2,065	2,407	2,715	2,988	3,241	3,479	3,689	3,888	4,078	NA	NA	NA	NA	NA	NA	NA
71	2,205	2,587	2,925	3,233	3,514	3,779	4,016	4,230	4,445	NA	NA	NA	NA	NA	NA	NA
72	2,368	2,793	3,167	3,506	3,817	4,106	4,371	4,608	4,846	NA	NA	NA	NA	NA	NA	NA
73	2,559	3,027	3,440	3,810	4,149	4,472	4,760	5,021	5,278	NA	NA	NA	NA	NA	NA	NA
74	2,781	3,284	3,740	4,145	4,519	4,865	5,189	5,469	5,754	NA	NA	NA	NA	NA	NA	NA
75	3,019	3,560	4,059	4,503	4,916	5,294	5,641	5,952	6,260	NA	NA	NA	NA	NA	NA	NA
76	3,260	3,853	4,394	4,881	5,325	5,742	6,120	6,462	6,794	NA	NA	NA	NA	NA	NA	NA
77	3,506	4,141	4,729	5,263	5,750	6,201	6,618	6,992	7,362	NA	NA	NA	NA	NA	NA	NA
78	3,751	4,503	5,076	5,652	6,190	6,681	7,136	7,549	7,954	NA	NA	NA	NA	NA	NA	NA
79	4,001	4,799	5,430	6,061	6,642	7,179	7,682	8,134	8,582	NA	NA	NA	NA	NA	NA	NA
80	4,262	5,111	5,796	6,482	7,117	7,701	8,254	8,745	9,236	NA	NA	NA	NA	NA	NA	NA
81	4,523	5,430	6,174	6,918	7,604	8,239	8,843	9,384	9,922	NA	NA	NA	NA	NA	NA	NA
82	4,791	5,750	6,560	7,366	8,106	8,804	9,458	10,050	10,638	NA	NA	NA	NA	NA	NA	NA
83	5,068	6,085	6,961	7,826	8,632	9,380	10,093	10,744	11,382	NA	NA	NA	NA	NA	NA	NA
84	5,348	6,420	7,370	8,305	9,170	9,984	10,755	11,460	12,161	NA	NA	NA	NA	NA	NA	NA
85	5,637	6,762	7,787	8,792	9,727	10,603	11,441	12,204	12,972	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	651	744	826	915	997	1,079	1,157	1,215	1,297	1,367	1,426	1,496	1,562	1,620	1,683	1,737
51	701	802	892	986	1,067	1,145	1,227	1,297	1,371	1,445	1,511	1,582	1,648	1,710	1,769	1,827
52	760	865	962	1,056	1,141	1,219	1,305	1,379	1,453	1,531	1,597	1,675	1,737	1,804	1,866	1,924
53	818	927	1,032	1,130	1,219	1,301	1,387	1,469	1,543	1,624	1,695	1,769	1,839	1,909	1,975	2,033
54	873	993	1,106	1,204	1,301	1,387	1,480	1,562	1,644	1,726	1,800	1,874	1,952	2,022	2,092	2,150
55	935	1,060	1,180	1,285	1,387	1,476	1,574	1,663	1,749	1,835	1,917	1,994	2,072	2,142	2,216	2,279
56	993	1,126	1,254	1,367	1,480	1,574	1,675	1,776	1,862	1,952	2,033	2,115	2,201	2,279	2,353	2,419
57	1,056	1,200	1,340	1,457	1,574	1,679	1,784	1,889	1,975	2,076	2,166	2,248	2,337	2,419	2,501	2,571
58	1,110	1,266	1,418	1,546	1,667	1,784	1,893	2,002	2,100	2,205	2,298	2,388	2,481	2,563	2,649	2,723
59	1,169	1,336	1,496	1,632	1,769	1,889	2,006	2,127	2,228	2,337	2,439	2,528	2,626	2,719	2,805	2,890
60	1,227	1,410	1,582	1,730	1,874	2,006	2,131	2,252	2,368	2,481	2,587	2,688	2,789	2,886	2,976	3,066
61	1,289	1,488	1,675	1,835	1,991	2,135	2,267	2,392	2,516	2,641	2,750	2,859	2,964	3,070	3,167	3,260
62	1,363	1,578	1,776	1,955	2,123	2,275	2,415	2,555	2,688	2,820	2,937	3,054	3,167	3,276	3,377	3,479
63	1,441	1,675	1,893	2,080	2,263	2,431	2,583	2,731	2,871	3,011	3,140	3,264	3,381	3,502	3,611	3,716
64	1,519	1,784	2,010	2,224	2,415	2,594	2,758	2,918	3,070	3,214	3,354	3,486	3,615	3,732	3,853	3,966
65	1,613	1,893	2,146	2,376	2,579	2,777	2,957	3,124	3,284	3,444	3,588	3,732	3,864	3,997	4,125	4,238
66	1,733	2,053	2,329	2,587	2,805	3,023	3,225	3,405	3,584	3,755	3,919	4,075	4,215	4,355	4,503	4,624
67	1,835	2,181	2,485	2,766	3,007	3,241	3,459	3,658	3,853	4,036	4,211	4,382	4,538	4,686	4,842	4,971
68	1,944	2,322	2,657	2,964	3,229	3,482	3,724	3,938	4,149	4,351	4,542	4,729	4,893	5,056	5,224	5,364
69	2,065	2,474	2,840	3,175	3,471	3,751	4,008	4,246	4,476	4,694	4,900	5,103	5,282	5,457	5,637	5,792
70	2,193	2,641	3,038	3,405	3,728	4,036	4,320	4,581	4,834	5,072	5,298	5,516	5,715	5,905	6,096	6,264
71	2,337	2,801	3,264	3,658	4,020	4,355	4,671	4,955	5,232	5,496	5,738	5,979	6,194	6,404	6,607	6,794
72	2,509	3,007	3,510	3,942	4,339	4,713	5,056	5,372	5,676	5,964	6,229	6,490	6,727	6,961	7,187	7,393
73	2,707	3,245	3,790	4,265	4,698	5,107	5,485	5,835	6,170	6,490	6,782	7,066	7,331	7,584	7,830	8,060
74	2,929	3,514	4,098	4,616	5,095	5,547	5,960	6,346	6,712	7,066	7,382	7,701	7,989	8,266	8,539	8,788
75	3,171	3,817	4,429	4,994	5,516	6,007	6,466	6,891	7,292	7,682	8,032	8,375	8,695	8,998	9,306	9,575
76	3,420	4,110	4,768	5,383	5,956	6,498	6,992	7,467	7,908	8,336	8,722	9,096	9,450	9,785	10,120	10,416
77	3,673	4,410	5,119	5,781	6,404	6,992	7,538	8,056	8,539	9,014	9,439	9,851	10,241	10,611	10,985	11,312
78	3,923	4,710	5,469	6,186	6,860	7,503	8,095	8,667	9,197	9,715	10,186	10,642	11,071	11,480	11,893	12,259
79	4,180	5,017	5,828	6,599	7,331	8,025	8,679	9,298	9,883	10,451	10,969	11,472	11,951	12,399	12,855	13,260
80	4,445	5,333	6,198	7,023	7,814	8,570	9,279	9,953	10,595	11,223	11,791	12,341	12,870	13,365	13,868	14,308
81	4,717	5,656	6,575	7,464	8,309	9,127	9,898	10,634	11,340	12,021	12,644	13,256	13,825	14,374	14,923	15,418
82	4,994	5,987	6,961	7,912	8,823	9,707	10,545	11,340	12,111	12,851	13,537	14,203	14,834	15,434	16,037	16,575
83	5,278	6,326	7,358	8,371	9,349	10,299	11,207	12,068	12,909	13,712	14,464	15,192	15,878	16,540	17,194	17,786
84	5,567	6,673	7,764	8,846	9,890	10,915	11,897	12,824	13,735	14,608	15,426	16,224	16,972	17,693	18,406	19,056
85	5,863	7,027	8,184	9,329	10,444	11,542	12,606	13,603	14,592	15,535	16,423	17,292	18,106	18,889	19,668	20,373

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	<u>\$50</u>	<u>\$60</u>	<u>\$70</u>	<u>\$80</u>	<u>\$90</u>	<u>\$100</u>	<u>\$110</u>	<u>\$120</u>	<u>\$130</u>	<u>\$140</u>	<u>\$150</u>	<u>\$160</u>	<u>\$170</u>	<u>\$180</u>	<u>\$190</u>	<u>\$200</u>
50 & Under	689	799	908	1,005	1,102	1,184	1,278	1,367	1,437	1,515	1,593	1,663	1,737	1,811	1,874	1,944
51	748	865	974	1,075	1,173	1,266	1,356	1,445	1,523	1,605	1,683	1,753	1,835	1,905	1,975	2,045
52	799	923	1,044	1,149	1,250	1,348	1,441	1,531	1,617	1,695	1,780	1,858	1,936	2,010	2,088	2,158
53	857	989	1,114	1,231	1,332	1,437	1,539	1,624	1,718	1,796	1,889	1,967	2,045	2,131	2,205	2,279
54	915	1,060	1,196	1,313	1,418	1,527	1,632	1,726	1,823	1,909	2,002	2,088	2,174	2,259	2,337	2,411
55	970	1,130	1,274	1,398	1,515	1,628	1,733	1,839	1,940	2,030	2,131	2,213	2,306	2,392	2,477	2,559
56	1,032	1,200	1,352	1,488	1,613	1,737	1,850	1,955	2,065	2,158	2,259	2,353	2,446	2,544	2,626	2,715
57	1,095	1,274	1,441	1,585	1,718	1,850	1,967	2,080	2,197	2,298	2,403	2,505	2,598	2,700	2,789	2,883
58	1,161	1,352	1,527	1,687	1,827	1,967	2,092	2,213	2,333	2,439	2,551	2,657	2,758	2,863	2,961	3,058
59	1,215	1,434	1,620	1,788	1,936	2,088	2,224	2,349	2,477	2,587	2,707	2,816	2,929	3,035	3,136	3,237
60	1,285	1,511	1,718	1,893	2,057	2,213	2,365	2,493	2,626	2,750	2,867	2,992	3,109	3,214	3,327	3,432
61	1,352	1,597	1,819	2,010	2,181	2,353	2,513	2,657	2,797	2,925	3,054	3,179	3,307	3,420	3,537	3,646
62	1,426	1,691	1,928	2,135	2,329	2,509	2,680	2,836	2,984	3,124	3,260	3,397	3,525	3,650	3,775	3,892
63	1,504	1,788	2,045	2,271	2,477	2,676	2,859	3,027	3,183	3,334	3,479	3,623	3,763	3,899	4,028	4,156
64	1,582	1,889	2,166	2,411	2,641	2,848	3,042	3,229	3,401	3,557	3,712	3,868	4,020	4,160	4,297	4,429
65	1,659	1,998	2,298	2,563	2,812	3,038	3,249	3,447	3,631	3,802	3,973	4,137	4,297	4,445	4,593	4,733
66	1,784	2,139	2,477	2,777	3,046	3,299	3,533	3,751	3,958	4,141	4,332	4,511	4,682	4,850	5,009	5,165
67	1,881	2,259	2,629	2,957	3,253	3,525	3,782	4,020	4,246	4,449	4,651	4,850	5,033	5,212	5,387	5,555
68	1,991	2,388	2,785	3,155	3,479	3,782	4,059	4,320	4,573	4,791	5,017	5,228	5,434	5,625	5,820	5,999
69	2,107	2,528	2,953	3,366	3,724	4,055	4,363	4,647	4,924	5,169	5,415	5,644	5,866	6,077	6,283	6,482
70	2,236	2,684	3,132	3,576	4,024	4,351	4,694	5,006	5,309	5,578	5,851	6,100	6,346	6,579	6,801	7,020
71	2,380	2,855	3,334	3,810	4,285	4,678	5,056	5,399	5,738	6,034	6,338	6,607	6,879	7,132	7,382	7,616
72	2,551	3,062	3,572	4,086	4,593	5,041	5,457	5,835	6,209	6,540	6,875	7,171	7,475	7,756	8,032	8,289
73	2,750	3,299	3,849	4,402	4,951	5,446	5,902	6,318	6,731	7,097	7,467	7,799	8,134	8,445	8,753	9,033
74	2,968	3,560	4,156	4,752	5,344	5,882	6,392	6,848	7,304	7,709	8,118	8,484	8,854	9,201	9,544	9,851
75	3,206	3,849	4,488	5,130	5,773	6,350	6,903	7,413	7,915	8,363	8,811	9,224	9,633	10,015	10,397	10,736
76	3,451	4,141	4,830	5,524	6,213	6,840	7,448	8,001	8,558	9,053	9,548	10,003	10,451	10,880	11,301	11,678
77	3,697	4,437	5,177	5,917	6,657	7,343	8,005	8,617	9,228	9,774	10,315	10,825	11,324	11,791	12,263	12,680
78	3,950	4,741	5,531	6,314	7,105	7,861	8,582	9,252	9,922	10,521	11,121	11,686	12,235	12,754	13,276	13,743
79	4,203	5,041	5,886	6,723	7,569	8,406	9,185	9,914	10,642	11,304	11,967	12,586	13,194	13,770	14,351	14,861
80	4,468	5,360	6,256	7,144	8,040	8,932	9,805	10,599	11,398	12,122	12,851	13,533	14,199	14,838	15,473	16,045
81	4,741	5,687	6,638	7,580	8,531	9,478	10,428	11,312	12,181	12,976	13,774	14,522	15,254	15,956	16,653	17,288
82	5,017	6,018	7,023	8,025	9,030	10,031	11,032	12,037	12,991	13,860	14,736	15,550	16,357	17,124	17,892	18,593
83	5,302	6,361	7,421	8,480	9,544	10,603	11,663	12,722	13,782	14,783	15,737	16,626	17,506	18,347	19,189	19,956
84	5,590	6,712	7,826	8,948	10,062	11,184	12,302	13,420	14,538	15,652	16,777	17,744	18,702	19,621	20,537	21,382
85	5,890	7,066	8,243	9,427	10,603	11,780	12,956	14,133	15,317	16,493	17,670	18,846	19,944	20,946	21,943	22,870

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	764	915	1,048	1,188	1,340	1,472	1,613	1,761	1,881	2,030	2,170	2,302	2,454	2,587	2,738	2,871
51	810	962	1,102	1,258	1,410	1,562	1,710	1,862	2,030	2,142	2,294	2,435	2,590	2,738	2,894	3,038
52	853	1,013	1,169	1,332	1,492	1,652	1,804	1,971	2,142	2,267	2,427	2,579	2,742	2,898	3,062	3,214
53	900	1,071	1,235	1,406	1,578	1,745	1,913	2,084	2,267	2,396	2,567	2,735	2,902	3,070	3,237	3,401
54	950	1,134	1,317	1,488	1,667	1,846	2,022	2,205	2,396	2,540	2,715	2,894	3,070	3,245	3,424	3,599
55	1,009	1,196	1,387	1,574	1,761	1,955	2,139	2,329	2,540	2,688	2,875	3,062	3,245	3,436	3,619	3,810
56	1,063	1,266	1,465	1,667	1,866	2,072	2,263	2,466	2,688	2,840	3,038	3,237	3,432	3,634	3,829	4,028
57	1,126	1,336	1,546	1,761	1,971	2,185	2,396	2,610	2,840	2,999	3,210	3,420	3,627	3,845	4,051	4,262
58	1,188	1,410	1,636	1,862	2,084	2,310	2,528	2,754	2,999	3,171	3,389	3,615	3,837	4,059	4,281	4,499
59	1,258	1,492	1,730	1,963	2,193	2,435	2,668	2,902	3,171	3,346	3,580	3,817	4,047	4,289	4,515	4,752
60	1,328	1,574	1,819	2,072	2,322	2,567	2,820	3,066	3,346	3,533	3,775	4,024	4,269	4,519	4,764	5,009
61	1,398	1,663	1,924	2,185	2,454	2,715	2,972	3,237	3,533	3,732	3,985	4,250	4,503	4,772	5,033	5,290
62	1,476	1,749	2,033	2,310	2,587	2,867	3,144	3,416	3,732	3,942	4,215	4,488	4,764	5,045	5,313	5,594
63	1,558	1,850	2,142	2,435	2,731	3,023	3,315	3,611	3,942	4,160	4,449	4,737	5,033	5,325	5,613	5,902
64	1,640	1,952	2,255	2,563	2,879	3,186	3,498	3,806	4,160	4,386	4,686	4,998	5,302	5,613	5,917	6,221
65	1,730	2,053	2,380	2,703	3,035	3,362	3,685	4,016	4,386	4,628	4,943	5,270	5,598	5,917	6,244	6,572
66	1,850	2,205	2,551	2,902	3,264	3,611	3,962	4,308	4,620	4,971	5,313	5,664	6,015	6,361	6,712	7,055
67	1,952	2,326	2,696	3,070	3,444	3,814	4,188	4,558	4,881	5,255	5,625	5,991	6,361	6,727	7,097	7,464
68	2,061	2,462	2,855	3,249	3,646	4,040	4,437	4,826	5,173	5,570	5,956	6,350	6,747	7,132	7,526	7,912
69	2,181	2,598	3,015	3,440	3,860	4,277	4,702	5,119	5,481	5,905	6,318	6,731	7,152	7,561	7,978	8,395
70	2,310	2,758	3,202	3,650	4,094	4,542	4,986	5,434	5,824	6,272	6,716	7,156	7,596	8,036	8,484	8,920
71	2,454	2,929	3,408	3,884	4,363	4,838	5,313	5,792	6,205	6,685	7,160	7,627	8,102	8,570	9,045	9,513
72	2,618	3,128	3,642	4,149	4,663	5,177	5,683	6,198	6,642	7,152	7,658	8,161	8,671	9,174	9,680	10,186
73	2,805	3,346	3,899	4,445	5,002	5,555	6,100	6,653	7,132	7,678	8,227	8,769	9,314	9,855	10,401	10,942
74	3,007	3,595	4,191	4,784	5,376	5,972	6,560	7,156	7,670	8,262	8,850	9,435	10,023	10,603	11,195	11,780
75	3,229	3,860	4,503	5,146	5,777	6,420	7,062	7,697	8,258	8,885	9,520	10,155	10,786	11,417	12,048	12,683
76	3,459	4,145	4,834	5,524	6,209	6,895	7,580	8,274	8,870	9,552	10,229	10,911	11,589	12,278	12,952	13,638
77	3,705	4,437	5,181	5,921	6,653	7,393	8,130	8,866	9,509	10,237	10,973	11,702	12,430	13,163	13,887	14,619
78	3,962	4,748	5,535	6,330	7,117	7,908	8,695	9,481	10,171	10,954	11,741	12,516	13,299	14,082	14,861	15,644
79	4,227	5,072	5,913	6,755	7,600	8,445	9,291	10,132	10,868	11,706	12,535	13,373	14,210	15,048	15,878	16,711
80	4,503	5,403	6,307	7,206	8,106	9,006	9,910	10,806	11,589	12,485	13,373	14,265	15,157	16,049	16,937	17,829
81	4,799	5,757	6,716	7,674	8,636	9,590	10,553	11,507	12,348	13,295	14,242	15,192	16,139	17,093	18,040	18,994
82	5,103	6,124	7,136	8,161	9,181	10,202	11,223	12,239	13,131	14,140	15,149	16,158	17,163	18,184	19,185	20,194
83	5,419	6,505	7,580	8,667	9,754	10,837	11,916	12,999	13,949	15,017	16,084	17,159	18,230	19,310	20,381	21,448
84	5,742	6,899	8,044	9,193	10,346	11,488	12,641	13,786	14,795	15,928	17,058	18,199	19,333	20,478	21,612	22,745
85	6,089	7,308	8,519	9,735	10,962	12,169	13,388	14,600	15,671	16,871	18,063	19,274	20,470	21,682	22,889	24,085

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	1,178	1,409	1,618	1,832	2,064	2,272	2,486	2,718	2,932	3,164	3,378	3,586	3,824	4,032	4,264	4,472
51	1,249	1,481	1,701	1,939	2,177	2,409	2,635	2,873	3,104	3,336	3,574	3,794	4,038	4,264	4,508	4,734
52	1,314	1,564	1,802	2,052	2,302	2,545	2,783	3,039	3,283	3,533	3,782	4,014	4,270	4,514	4,770	5,008
53	1,386	1,653	1,903	2,171	2,432	2,694	2,950	3,211	3,473	3,735	3,997	4,258	4,520	4,782	5,043	5,299
54	1,463	1,748	2,028	2,296	2,569	2,849	3,116	3,402	3,675	3,955	4,228	4,508	4,782	5,055	5,335	5,608
55	1,558	1,844	2,141	2,426	2,718	3,015	3,301	3,592	3,889	4,187	4,478	4,770	5,055	5,352	5,638	5,935
56	1,641	1,951	2,260	2,569	2,878	3,194	3,491	3,800	4,110	4,425	4,734	5,043	5,347	5,662	5,965	6,274
57	1,737	2,058	2,385	2,718	3,039	3,372	3,693	4,026	4,353	4,675	5,002	5,329	5,650	5,989	6,310	6,637
58	1,832	2,177	2,522	2,873	3,211	3,562	3,901	4,246	4,591	4,942	5,281	5,632	5,977	6,322	6,667	7,012
59	1,939	2,302	2,664	3,027	3,384	3,753	4,115	4,478	4,847	5,216	5,578	5,947	6,304	6,679	7,036	7,404
60	2,046	2,426	2,807	3,194	3,580	3,961	4,347	4,728	5,115	5,507	5,882	6,268	6,649	7,041	7,422	7,803
61	2,159	2,563	2,968	3,372	3,782	4,187	4,585	4,990	5,406	5,816	6,209	6,619	7,018	7,434	7,838	8,243
62	2,278	2,700	3,134	3,562	3,991	4,419	4,847	5,269	5,709	6,143	6,566	6,994	7,422	7,856	8,279	8,713
63	2,403	2,855	3,307	3,753	4,211	4,663	5,115	5,567	6,019	6,482	6,928	7,380	7,838	8,296	8,742	9,194
64	2,528	3,009	3,479	3,955	4,437	4,912	5,394	5,870	6,352	6,833	7,303	7,785	8,261	8,742	9,218	9,694
65	2,664	3,164	3,669	4,169	4,680	5,186	5,686	6,191	6,697	7,208	7,702	8,213	8,719	9,218	9,730	10,235
66	2,855	3,402	3,937	4,478	5,031	5,567	6,108	6,643	7,196	7,743	8,279	8,826	9,367	9,908	10,455	10,990
67	3,009	3,586	4,157	4,734	5,311	5,882	6,459	7,030	7,606	8,189	8,760	9,331	9,908	10,479	11,056	11,627
68	3,176	3,794	4,401	5,008	5,620	6,227	6,839	7,446	8,058	8,677	9,278	9,890	10,509	11,109	11,722	12,323
69	3,366	4,008	4,651	5,305	5,953	6,595	7,250	7,892	8,540	9,200	9,843	10,485	11,139	11,781	12,430	13,078
70	3,562	4,252	4,936	5,626	6,316	7,006	7,690	8,380	9,075	9,771	10,461	11,145	11,835	12,519	13,215	13,899
71	3,782	4,520	5,257	5,989	6,726	7,464	8,195	8,933	9,670	10,414	11,151	11,883	12,620	13,351	14,089	14,820
72	4,038	4,823	5,614	6,399	7,190	7,981	8,766	9,557	10,348	11,139	11,930	12,715	13,506	14,291	15,082	15,867
73	4,324	5,162	6,013	6,857	7,714	8,564	9,408	10,259	11,109	11,960	12,816	13,661	14,511	15,356	16,200	17,045
74	4,639	5,543	6,465	7,375	8,290	9,206	10,116	11,038	11,948	12,870	13,786	14,696	15,611	16,521	17,443	18,353
75	4,978	5,953	6,946	7,934	8,909	9,902	10,889	11,871	12,864	13,845	14,832	15,820	16,807	17,788	18,769	19,757
76	5,335	6,393	7,458	8,516	9,575	10,634	11,692	12,757	13,815	14,880	15,939	16,997	18,056	19,126	20,179	21,243
77	5,715	6,845	7,987	9,129	10,259	11,401	12,537	13,673	14,814	15,950	17,092	18,228	19,364	20,506	21,636	22,778
78	6,108	7,321	8,534	9,759	10,973	12,192	13,411	14,624	15,843	17,063	18,288	19,501	20,720	21,939	23,152	24,372
79	6,518	7,821	9,117	10,419	11,722	13,024	14,327	15,623	16,932	18,234	19,531	20,833	22,135	23,444	24,734	26,037
80	6,946	8,332	9,724	11,115	12,501	13,887	15,284	16,664	18,056	19,447	20,833	22,225	23,610	25,002	26,388	27,773
81	7,398	8,879	10,354	11,835	13,316	14,791	16,272	17,746	19,239	20,714	22,189	23,670	25,145	26,632	28,106	29,587
82	7,868	9,444	11,008	12,584	14,160	15,730	17,306	18,876	20,458	22,028	23,598	25,175	26,739	28,327	29,891	31,461
83	8,356	10,033	11,692	13,363	15,040	16,712	18,377	20,048	21,731	23,396	25,056	26,733	28,398	30,081	31,752	33,411
84	8,855	10,640	12,406	14,178	15,956	17,717	19,495	21,261	23,045	24,812	26,572	28,350	30,117	31,901	33,667	35,433
85	9,391	11,270	13,137	15,011	16,902	18,769	20,649	22,516	24,413	26,281	28,142	30,027	31,889	33,780	35,659	37,521

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Nonforfeiture Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	49.36	60.96	67.50	73.75	77.61	84.75
51	52.04	64.53	71.37	77.91	82.07	90.10
52	55.01	68.10	75.23	82.67	86.83	95.45
53	57.39	71.37	79.10	86.53	91.59	100.51
54	59.47	74.64	82.96	90.99	95.75	105.56
55	62.15	77.91	86.53	95.16	100.51	110.92
56	65.12	82.07	91.59	100.81	106.75	117.75
57	69.58	88.02	98.13	108.24	114.78	126.97
58	75.23	95.16	106.45	117.16	124.59	138.27
59	81.18	102.89	115.67	127.86	136.19	151.36
60	88.32	111.81	126.38	140.06	148.98	165.93
61	96.64	122.21	138.27	153.44	163.55	182.58
62	105.56	134.11	151.95	168.90	180.20	201.31
63	115.67	146.90	166.82	185.26	198.04	221.53
64	126.38	160.57	182.58	203.10	217.07	242.94
65	138.27	176.04	200.12	222.72	238.48	267.03
66	152.25	193.58	220.34	245.02	262.27	294.09
67	168.31	214.10	243.84	271.19	290.52	325.31
68	186.44	237.29	269.71	300.04	321.15	359.51
69	205.77	261.68	297.36	330.96	354.16	396.38
70	227.78	289.33	328.58	365.46	390.73	437.12
71	253.05	321.15	364.27	405.00	432.66	483.80
72	282.79	358.62	406.19	450.80	481.43	537.63
73	317.58	401.73	454.37	504.03	537.63	599.78
74	356.53	450.50	508.49	563.50	600.37	668.47
75	399.06	503.73	567.07	627.43	668.17	743.40
76	444.55	560.23	629.81	696.42	741.02	823.09
77	492.13	619.70	695.82	768.68	817.44	907.54
78	541.20	680.95	763.62	843.61	896.54	994.97
79	591.75	744.59	834.39	921.22	978.61	1085.66
80	645.27	811.79	909.33	1003.59	1066.04	1182.01
81	702.96	884.05	989.91	1092.20	1160.00	1286.08
82	765.70	962.85	1077.93	1189.14	1262.59	1399.67
83	842.12	1059.20	1185.57	1307.79	1388.97	1539.73
84	918.84	1155.24	1293.22	1426.73	1515.05	1679.49
85	995.26	1251.59	1401.16	1545.68	1641.43	1819.55

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	27.06	37.47	42.52	47.28	52.93	62.74
51	28.55	39.55	45.20	50.25	56.20	66.61
52	30.03	41.33	47.58	53.23	59.47	70.18
53	31.22	42.82	49.96	56.50	62.74	73.75
54	32.41	44.01	52.04	59.17	65.72	77.31
55	33.01	45.20	54.42	62.45	69.28	81.18
56	35.09	46.98	57.39	66.31	73.15	85.34
57	36.87	49.36	60.96	70.47	77.91	90.69
58	39.55	52.63	65.12	75.83	83.56	96.94
59	42.82	56.80	69.58	80.88	88.91	103.48
60	46.39	61.26	74.93	86.23	95.45	111.21
61	50.55	66.31	80.88	93.37	102.89	119.54
62	55.90	72.85	88.02	101.10	110.92	128.46
63	62.15	79.69	95.75	109.73	120.13	138.57
64	68.99	87.72	104.67	119.24	130.24	149.57
65	77.02	96.94	114.48	129.95	141.25	161.47
66	85.94	106.45	124.89	141.25	153.14	174.55
67	95.45	117.16	136.49	154.03	166.52	188.82
68	104.97	128.16	148.68	167.41	180.50	204.29
69	114.78	139.76	161.47	181.39	195.37	220.34
70	125.78	151.95	175.44	196.85	211.42	238.19
71	139.16	167.12	191.50	213.80	229.56	257.81
72	156.71	184.66	210.23	234.02	250.67	281.01
73	177.82	205.48	231.64	256.62	274.46	306.88
74	202.80	228.67	254.84	280.41	299.74	335.12
75	230.16	253.95	280.71	307.17	327.99	366.35
76	260.19	282.19	308.96	336.61	358.91	399.95
77	292.01	313.12	340.48	369.32	393.11	436.82
78	326.50	347.32	375.27	405.60	430.28	476.37
79	363.37	383.59	412.44	444.26	469.83	518.00
80	402.63	423.14	452.58	486.18	512.65	563.20
81	443.96	464.77	495.70	531.38	559.04	611.97
82	487.08	508.78	541.49	579.55	608.99	665.79
83	535.84	559.63	595.61	637.54	669.95	732.40
84	584.31	610.78	649.73	695.82	730.91	799.30
85	633.08	661.63	703.85	753.81	791.87	865.32

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	64.66	79.86	135.00	147.49	155.22	169.50
51	68.17	84.53	142.73	155.82	164.14	180.20
52	72.06	89.20	150.46	165.33	173.66	190.91
53	75.18	93.49	158.20	173.06	183.17	201.02
54	77.91	97.77	165.93	181.98	191.50	211.13
55	81.41	102.06	173.06	190.31	201.02	221.83
56	85.31	107.51	183.17	201.61	213.50	235.51
57	91.15	115.30	196.26	216.48	229.56	253.95
58	98.55	124.65	212.91	234.32	249.19	276.54
59	106.34	134.78	231.35	255.73	272.38	302.71
60	115.69	146.47	252.76	280.11	297.95	331.85
61	126.60	160.10	276.54	306.88	327.10	365.16
62	138.29	175.68	303.90	337.80	360.40	402.63
63	151.53	192.43	333.64	370.51	396.08	443.07
64	165.55	210.35	365.16	406.19	434.15	485.89
65	181.14	230.61	400.25	445.45	476.97	534.06
66	199.44	253.59	440.69	490.05	524.54	588.18
67	220.48	280.47	487.67	542.38	581.04	650.62
68	244.24	310.85	539.41	600.07	642.30	719.02
69	269.56	342.80	594.72	661.92	708.31	792.76
70	298.39	379.02	657.17	730.91	781.46	874.24
71	331.50	420.70	728.53	810.01	865.32	967.61
72	370.45	469.79	812.39	901.60	962.85	1075.25
73	416.03	526.27	908.73	1008.05	1075.25	1199.55
74	467.06	590.15	1016.97	1126.99	1200.74	1336.93
75	522.76	659.88	1134.13	1254.86	1336.34	1486.80
76	582.36	733.89	1259.62	1392.83	1482.04	1646.18
77	644.69	811.80	1391.64	1537.35	1634.89	1815.09
78	708.96	892.05	1527.24	1687.22	1793.08	1989.93
79	775.18	975.41	1668.78	1842.44	1957.22	2171.32
80	845.30	1063.44	1818.65	2007.18	2132.07	2364.01
81	920.87	1158.10	1979.82	2184.41	2320.00	2572.16
82	1003.07	1261.33	2155.86	2378.29	2525.18	2799.35
83	1103.18	1387.54	2371.15	2615.58	2777.94	3079.46
84	1203.68	1513.36	2586.44	2853.47	3030.10	3358.98
85	1303.79	1639.57	2802.32	3091.35	3282.85	3639.09

Pennsylvania Rating Factors	Tax Qualified Plan		Tax Qualified Plan	
	1.14		1.17	

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	35.45	49.08	85.04	94.56	105.86	125.49
51	37.40	51.81	90.40	100.51	112.40	133.22
52	39.34	54.15	95.16	106.45	118.94	140.35
53	40.90	56.09	99.91	113.00	125.49	147.49
54	42.46	57.65	104.08	118.35	131.43	154.63
55	43.24	59.21	108.83	124.89	138.57	162.36
56	45.97	61.55	114.78	132.62	146.30	170.68
57	48.30	64.66	121.92	140.95	155.82	181.39
58	51.81	68.95	130.24	151.65	167.12	193.88
59	56.09	74.40	139.16	161.76	177.82	206.96
60	60.77	80.25	149.87	172.47	190.91	222.43
61	66.22	86.87	161.76	186.74	205.77	239.08
62	73.23	95.44	176.04	202.20	221.83	256.92
63	81.41	104.40	191.50	219.45	240.27	277.14
64	90.37	114.91	209.34	238.48	260.49	299.14
65	100.89	126.99	228.97	259.89	282.49	322.93
66	112.58	139.46	249.78	282.49	306.28	349.10
67	125.04	153.48	272.98	308.06	333.04	377.65
68	137.51	167.89	297.36	334.83	361.00	408.57
69	150.36	183.08	322.93	362.78	390.73	440.69
70	164.78	199.05	350.88	393.70	422.85	476.37
71	182.30	218.92	383.00	427.60	459.12	515.62
72	205.29	241.90	420.47	468.04	501.35	562.01
73	232.94	269.17	463.29	513.24	548.93	613.75
74	265.67	299.56	509.68	560.82	599.48	670.25
75	301.50	332.67	561.42	614.35	655.98	732.70
76	340.85	369.67	617.91	673.22	717.83	799.90
77	382.53	410.19	680.95	738.64	786.22	873.64
78	427.71	454.98	750.54	811.20	860.56	952.74
79	476.02	502.51	824.88	888.51	939.66	1036.00
80	527.44	554.32	905.16	972.37	1025.30	1126.40
81	581.58	608.85	991.40	1062.76	1118.07	1223.93
82	638.07	666.50	1082.99	1159.11	1217.99	1331.58
83	701.95	733.11	1191.22	1275.08	1339.90	1464.80
84	765.45	800.12	1299.46	1391.64	1461.82	1598.61
85	829.33	866.73	1407.70	1507.62	1583.74	1730.64

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	64.62	79.80	88.36	96.54	101.60	110.94
51	68.12	84.47	93.42	101.99	107.44	117.95
52	72.01	89.14	98.49	108.22	113.67	124.96
53	75.13	93.42	103.55	113.28	119.90	131.57
54	77.85	97.71	108.61	119.12	125.34	138.19
55	81.36	101.99	113.28	124.57	131.57	145.20
56	85.25	107.44	119.90	131.96	139.75	154.15
57	91.09	115.22	128.46	141.69	150.26	166.22
58	98.49	124.57	139.36	153.37	163.10	181.01
59	106.27	134.69	151.43	167.39	178.29	198.14
60	115.61	146.37	165.44	183.35	195.02	217.21
61	126.51	159.99	181.01	200.86	214.10	239.01
62	138.19	175.56	198.92	221.11	235.90	263.54
63	151.43	192.30	218.38	242.52	259.25	290.01
64	165.44	210.21	239.01	265.87	284.17	318.03
65	181.01	230.45	261.98	291.56	312.19	349.56
66	199.31	253.41	288.45	320.76	343.34	384.99
67	220.33	280.27	319.20	355.01	380.32	425.86
68	244.07	310.64	353.07	392.77	420.41	470.63
69	269.37	342.56	389.27	433.26	463.62	518.90
70	298.18	378.76	430.14	478.41	511.50	572.23
71	331.27	420.41	476.86	530.19	566.39	633.34
72	370.20	469.46	531.74	590.13	630.23	703.80
73	415.74	525.90	594.80	659.81	703.80	785.16
74	466.73	589.74	665.65	737.67	785.94	875.08
75	522.40	659.42	742.34	821.36	874.69	973.18
76	581.96	733.38	824.47	911.67	970.06	1077.50
77	644.24	811.24	910.89	1006.26	1070.10	1188.05
78	708.47	891.43	999.65	1104.36	1173.65	1302.50
79	774.65	974.73	1092.29	1205.96	1281.09	1421.22
80	844.72	1062.71	1190.39	1313.79	1395.53	1547.35
81	920.23	1157.30	1295.88	1429.79	1518.54	1683.59
82	1002.37	1260.46	1411.10	1556.69	1652.84	1832.29
83	1102.41	1386.58	1552.02	1712.01	1818.28	2015.64
84	1202.84	1512.31	1692.94	1867.72	1983.33	2198.60
85	1302.89	1638.44	1834.24	2023.43	2148.77	2381.94

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	35.42	49.05	55.67	61.89	69.29	82.14
51	37.37	51.77	59.17	65.79	73.57	87.20
52	39.32	54.11	62.28	69.68	77.85	91.87
53	40.87	56.05	65.40	73.96	82.14	96.54
54	42.43	57.61	68.12	77.46	86.03	101.21
55	43.21	59.17	71.24	81.75	90.70	106.27
56	45.93	61.50	75.13	86.81	95.76	111.72
57	48.27	64.62	79.80	92.26	101.99	118.73
58	51.77	68.90	85.25	99.26	109.38	126.90
59	56.05	74.35	91.09	105.88	116.39	135.47
60	60.73	80.19	98.10	112.89	124.96	145.59
61	66.18	86.81	105.88	122.23	134.69	156.49
62	73.18	95.37	115.22	132.35	145.20	168.16
63	81.36	104.32	125.34	143.64	157.27	181.40
64	90.31	114.83	137.02	156.10	170.50	195.80
65	100.82	126.90	149.87	170.11	184.90	211.37
66	112.50	139.36	163.49	184.90	200.47	228.50
67	124.96	153.37	178.67	201.64	217.99	247.19
68	137.41	167.78	194.64	219.16	236.29	267.43
69	150.26	182.96	211.37	237.45	255.75	288.45
70	164.66	198.92	229.67	257.70	276.77	311.81
71	182.18	218.77	250.69	279.89	300.52	337.50
72	205.15	241.74	275.21	306.36	328.15	367.86
73	232.78	268.99	303.24	335.94	359.30	401.73
74	265.48	299.35	333.60	367.08	392.38	438.71
75	301.29	332.44	367.47	402.12	429.36	479.58
76	340.61	369.42	404.45	440.65	469.85	523.57
77	382.26	409.90	445.71	483.47	514.61	571.84
78	427.42	454.67	491.26	530.96	563.27	623.61
79	475.69	502.16	539.92	581.57	615.05	678.11
80	527.07	553.93	592.47	636.46	671.10	737.28
81	581.18	608.43	648.91	695.63	731.83	801.12
82	637.62	666.04	708.86	758.69	797.22	871.58
83	701.46	732.61	779.71	834.59	877.03	958.77
84	764.92	799.56	850.55	910.89	956.83	1046.36
85	828.76	866.13	921.40	986.80	1036.63	1132.78

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	84.65	104.54	176.73	193.08	203.20	221.88
51	89.24	110.66	186.85	203.98	214.88	235.90
52	94.34	116.78	196.97	216.43	227.33	249.91
53	98.42	122.39	207.09	226.56	239.79	263.15
54	101.99	127.99	217.21	238.23	250.69	276.38
55	106.58	133.60	226.56	249.13	263.15	290.40
56	111.68	140.74	239.79	263.93	279.50	308.30
57	119.33	150.94	256.92	283.39	300.52	332.44
58	129.01	163.18	278.72	306.74	326.21	362.02
59	139.21	176.44	302.85	334.77	356.57	396.28
60	151.45	191.74	330.88	366.69	390.05	434.43
61	165.73	209.59	362.02	401.73	428.20	478.02
62	181.03	229.98	397.83	442.21	471.80	527.07
63	198.37	251.91	436.76	485.03	518.51	580.01
64	216.72	275.37	478.02	531.74	568.33	636.07
65	237.12	301.88	523.96	583.13	624.39	699.13
66	261.09	331.97	576.90	641.52	686.67	769.98
67	288.63	367.16	638.40	710.03	760.63	851.72
68	319.73	406.93	706.14	785.55	840.82	941.25
69	352.88	448.75	778.54	866.52	927.24	1037.79
70	390.61	496.17	860.29	956.83	1023.00	1144.45
71	433.96	550.74	953.71	1060.37	1132.78	1266.68
72	484.95	614.99	1063.49	1180.27	1260.46	1407.60
73	544.62	688.93	1189.61	1319.63	1407.60	1570.32
74	611.42	772.56	1331.30	1475.33	1571.87	1750.16
75	684.34	863.84	1484.68	1642.72	1749.38	1946.35
76	762.36	960.73	1648.95	1823.34	1940.12	2155.00
77	843.95	1062.71	1821.78	2012.53	2140.21	2376.10
78	928.09	1167.76	1999.29	2208.72	2347.30	2604.99
79	1014.78	1276.89	2184.58	2411.92	2562.18	2842.45
80	1106.57	1392.14	2380.78	2627.57	2791.07	3094.70
81	1205.50	1516.05	2591.76	2859.58	3037.08	3367.19
82	1313.10	1651.19	2822.21	3113.38	3305.68	3664.59
83	1444.15	1816.41	3104.04	3424.02	3636.56	4031.28
84	1575.71	1981.12	3385.87	3735.43	3966.66	4397.19
85	1706.77	2146.34	3668.48	4046.85	4297.54	4763.89

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	46.40	64.25	111.33	123.79	138.58	164.27
51	48.95	67.82	118.34	131.57	147.14	174.39
52	51.50	70.88	124.57	139.36	155.71	183.74
53	53.54	73.43	130.79	147.92	164.27	193.08
54	55.58	75.47	136.24	154.93	172.06	202.42
55	56.60	77.51	142.47	163.49	181.40	212.54
56	60.17	80.57	150.26	173.61	191.52	223.44
57	63.23	84.65	159.60	184.51	203.98	237.45
58	67.82	90.26	170.50	198.53	218.77	253.80
59	73.43	97.40	182.18	211.76	232.78	270.93
60	79.55	105.05	196.19	225.78	249.91	291.17
61	86.69	113.72	211.76	244.46	269.37	312.97
62	95.87	124.94	230.45	264.70	290.40	336.33
63	106.58	136.66	250.69	287.28	314.53	362.80
64	118.31	150.43	274.05	312.19	341.00	391.61
65	132.07	166.24	299.74	340.22	369.81	422.75
66	147.37	182.56	326.99	369.81	400.95	457.00
67	163.69	200.92	357.35	403.28	435.98	494.37
68	180.01	219.78	389.27	438.32	472.57	534.86
69	196.84	239.67	422.75	474.91	511.50	576.90
70	215.70	260.58	459.34	515.39	553.54	623.61
71	238.65	286.59	501.38	559.77	601.03	674.99
72	268.74	316.67	550.43	612.71	656.31	735.72
73	304.94	352.37	606.48	671.88	718.59	803.45
74	347.78	392.14	667.21	734.16	784.77	877.41
75	394.69	435.49	734.94	804.23	858.73	959.16
76	446.20	483.93	808.90	881.31	939.70	1047.14
77	500.76	536.97	891.43	966.95	1029.23	1143.68
78	559.91	595.61	982.52	1061.93	1126.55	1247.22
79	623.15	657.82	1079.83	1163.14	1230.09	1356.22
80	690.46	725.64	1184.94	1272.91	1342.20	1474.55
81	761.34	797.04	1297.83	1391.25	1463.66	1602.24
82	835.28	872.51	1417.72	1517.37	1594.45	1743.15
83	918.91	959.71	1559.42	1669.19	1754.05	1917.54
84	1002.03	1047.42	1701.11	1821.78	1913.65	2092.72
85	1085.66	1134.62	1842.80	1973.60	2073.25	2265.55

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	64.62	79.80	88.36	96.54	101.60	110.94
51	68.12	84.47	93.42	101.99	107.44	117.95
52	72.01	89.14	98.49	108.22	113.67	124.96
53	75.13	93.42	103.55	113.28	119.90	131.57
54	77.85	97.71	108.61	119.12	125.34	138.19
55	81.36	101.99	113.28	124.57	131.57	145.20
56	85.25	107.44	119.90	131.96	139.75	154.15
57	91.09	115.22	128.46	141.69	150.26	166.22
58	98.49	124.57	139.36	153.37	163.10	181.01
59	106.27	134.69	151.43	167.39	178.29	198.14
60	115.61	146.37	165.44	183.35	195.02	217.21
61	126.51	159.99	181.01	200.86	214.10	239.01
62	138.19	175.56	198.92	221.11	235.90	263.54
63	151.43	192.30	218.38	242.52	259.25	290.01
64	165.44	210.21	239.01	265.87	284.17	318.03
65	181.01	230.45	261.98	291.56	312.19	349.56
66	199.31	253.41	288.45	320.76	343.34	384.99
67	220.33	280.27	319.20	355.01	380.32	425.86
68	244.07	310.64	353.07	392.77	420.41	470.63
69	269.37	342.56	389.27	433.26	463.62	518.90
70	298.18	378.76	430.14	478.41	511.50	572.23
71	331.27	420.41	476.86	530.19	566.39	633.34
72	370.20	469.46	531.74	590.13	630.23	703.80
73	415.74	525.90	594.80	659.81	703.80	785.16
74	466.73	589.74	665.65	737.67	785.94	875.08
75	522.40	659.42	742.34	821.36	874.69	973.18
76	581.96	733.38	824.47	911.67	970.06	1077.50
77	644.24	811.24	910.89	1006.26	1070.10	1188.05
78	708.47	891.43	999.65	1104.36	1173.65	1302.50
79	774.65	974.73	1092.29	1205.96	1281.09	1421.22
80	844.72	1062.71	1190.39	1313.79	1395.53	1547.35
81	920.23	1157.30	1295.88	1429.79	1518.54	1683.59
82	1002.37	1260.46	1411.10	1556.69	1652.84	1832.29
83	1102.41	1386.58	1552.02	1712.01	1818.28	2015.64
84	1202.84	1512.31	1692.94	1867.72	1983.33	2198.60
85	1302.89	1638.44	1834.24	2023.43	2148.77	2381.94

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	35.42	49.05	55.67	61.89	69.29	82.14
51	37.37	51.77	59.17	65.79	73.57	87.20
52	39.32	54.11	62.28	69.68	77.85	91.87
53	40.87	56.05	65.40	73.96	82.14	96.54
54	42.43	57.61	68.12	77.46	86.03	101.21
55	43.21	59.17	71.24	81.75	90.70	106.27
56	45.93	61.50	75.13	86.81	95.76	111.72
57	48.27	64.62	79.80	92.26	101.99	118.73
58	51.77	68.90	85.25	99.26	109.38	126.90
59	56.05	74.35	91.09	105.88	116.39	135.47
60	60.73	80.19	98.10	112.89	124.96	145.59
61	66.18	86.81	105.88	122.23	134.69	156.49
62	73.18	95.37	115.22	132.35	145.20	168.16
63	81.36	104.32	125.34	143.64	157.27	181.40
64	90.31	114.83	137.02	156.10	170.50	195.80
65	100.82	126.90	149.87	170.11	184.90	211.37
66	112.50	139.36	163.49	184.90	200.47	228.50
67	124.96	153.37	178.67	201.64	217.99	247.19
68	137.41	167.78	194.64	219.16	236.29	267.43
69	150.26	182.96	211.37	237.45	255.75	288.45
70	164.66	198.92	229.67	257.70	276.77	311.81
71	182.18	218.77	250.69	279.89	300.52	337.50
72	205.15	241.74	275.21	306.36	328.15	367.86
73	232.78	268.99	303.24	335.94	359.30	401.73
74	265.48	299.35	333.60	367.08	392.38	438.71
75	301.29	332.44	367.47	402.12	429.36	479.58
76	340.61	369.42	404.45	440.65	469.85	523.57
77	382.26	409.90	445.71	483.47	514.61	571.84
78	427.42	454.67	491.26	530.96	563.27	623.61
79	475.69	502.16	539.92	581.57	615.05	678.11
80	527.07	553.93	592.47	636.46	671.10	737.28
81	581.18	608.43	648.91	695.63	731.83	801.12
82	637.62	666.04	708.86	758.69	797.22	871.58
83	701.46	732.61	779.71	834.59	877.03	958.77
84	764.92	799.56	850.55	910.89	956.83	1046.36
85	828.76	866.13	921.40	986.80	1036.63	1132.78

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	84.65	104.54	176.73	193.08	203.20	221.88
51	89.24	110.66	186.85	203.98	214.88	235.90
52	94.34	116.78	196.97	216.43	227.33	249.91
53	98.42	122.39	207.09	226.56	239.79	263.15
54	101.99	127.99	217.21	238.23	250.69	276.38
55	106.58	133.60	226.56	249.13	263.15	290.40
56	111.68	140.74	239.79	263.93	279.50	308.30
57	119.33	150.94	256.92	283.39	300.52	332.44
58	129.01	163.18	278.72	306.74	326.21	362.02
59	139.21	176.44	302.85	334.77	356.57	396.28
60	151.45	191.74	330.88	366.69	390.05	434.43
61	165.73	209.59	362.02	401.73	428.20	478.02
62	181.03	229.98	397.83	442.21	471.80	527.07
63	198.37	251.91	436.76	485.03	518.51	580.01
64	216.72	275.37	478.02	531.74	568.33	636.07
65	237.12	301.88	523.96	583.13	624.39	699.13
66	261.09	331.97	576.90	641.52	686.67	769.98
67	288.63	367.16	638.40	710.03	760.63	851.72
68	319.73	406.93	706.14	785.55	840.82	941.25
69	352.88	448.75	778.54	866.52	927.24	1037.79
70	390.61	496.17	860.29	956.83	1023.00	1144.45
71	433.96	550.74	953.71	1060.37	1132.78	1266.68
72	484.95	614.99	1063.49	1180.27	1260.46	1407.60
73	544.62	688.93	1189.61	1319.63	1407.60	1570.32
74	611.42	772.56	1331.30	1475.33	1571.87	1750.16
75	684.34	863.84	1484.68	1642.72	1749.38	1946.35
76	762.36	960.73	1648.95	1823.34	1940.12	2155.00
77	843.95	1062.71	1821.78	2012.53	2140.21	2376.10
78	928.09	1167.76	1999.29	2208.72	2347.30	2604.99
79	1014.78	1276.89	2184.58	2411.92	2562.18	2842.45
80	1106.57	1392.14	2380.78	2627.57	2791.07	3094.70
81	1205.50	1516.05	2591.76	2859.58	3037.08	3367.19
82	1313.10	1651.19	2822.21	3113.38	3305.68	3664.59
83	1444.15	1816.41	3104.04	3424.02	3636.56	4031.28
84	1575.71	1981.12	3385.87	3735.43	3966.66	4397.19
85	1706.77	2146.34	3668.48	4046.85	4297.54	4763.89

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	46.40	64.25	111.33	123.79	138.58	164.27
51	48.95	67.82	118.34	131.57	147.14	174.39
52	51.50	70.88	124.57	139.36	155.71	183.74
53	53.54	73.43	130.79	147.92	164.27	193.08
54	55.58	75.47	136.24	154.93	172.06	202.42
55	56.60	77.51	142.47	163.49	181.40	212.54
56	60.17	80.57	150.26	173.61	191.52	223.44
57	63.23	84.65	159.60	184.51	203.98	237.45
58	67.82	90.26	170.50	198.53	218.77	253.80
59	73.43	97.40	182.18	211.76	232.78	270.93
60	79.55	105.05	196.19	225.78	249.91	291.17
61	86.69	113.72	211.76	244.46	269.37	312.97
62	95.87	124.94	230.45	264.70	290.40	336.33
63	106.58	136.66	250.69	287.28	314.53	362.80
64	118.31	150.43	274.05	312.19	341.00	391.61
65	132.07	166.24	299.74	340.22	369.81	422.75
66	147.37	182.56	326.99	369.81	400.95	457.00
67	163.69	200.92	357.35	403.28	435.98	494.37
68	180.01	219.78	389.27	438.32	472.57	534.86
69	196.84	239.67	422.75	474.91	511.50	576.90
70	215.70	260.58	459.34	515.39	553.54	623.61
71	238.65	286.59	501.38	559.77	601.03	674.99
72	268.74	316.67	550.43	612.71	656.31	735.72
73	304.94	352.37	606.48	671.88	718.59	803.45
74	347.78	392.14	667.21	734.16	784.77	877.41
75	394.69	435.49	734.94	804.23	858.73	959.16
76	446.20	483.93	808.90	881.31	939.70	1047.14
77	500.76	536.97	891.43	966.95	1029.23	1143.68
78	559.91	595.61	982.52	1061.93	1126.55	1247.22
79	623.15	657.82	1079.83	1163.14	1230.09	1356.22
80	690.46	725.64	1184.94	1272.91	1342.20	1474.55
81	761.34	797.04	1297.83	1391.25	1463.66	1602.24
82	835.28	872.51	1417.72	1517.37	1594.45	1743.15
83	918.91	959.71	1559.42	1669.19	1754.05	1917.54
84	1002.03	1047.42	1701.11	1821.78	1913.65	2092.72
85	1085.66	1134.62	1842.80	1973.60	2073.25	2265.55

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

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- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
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- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PR_PA_Cover Letter_20221129.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	PLEASE SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_PR_AM_RS_20221129.pdf PA_PR_Supplement Attachments_20221129.xlsb PA_PR_Supplement_20221129.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2022 PR Authorization -2022.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Claims Administration Document
Comments:	
Attachment(s):	NASSAU RE CLAIMS ADMINISTRATION.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Rate Increase Example - PR Generic for LTC.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	UNAM-133469265	State Tracking #:	UNAM-133469265	Company Tracking #:	PR LTC 2022 PA
State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other				
Product Name:	Long Term Care				
Project Name/Number:	PR LTC 2022 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC				

Attachment PA_PR_Supplement Attachments_20221129.xlsb is not a PDF document and cannot be reproduced here.



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November 29, 2022

Honorable Michael Humphreys
Insurance Commissioner
Pennsylvania Insurance Department (Department)

RE: American Progressive Life & Health Insurance Company of New York (American Progressive)
Company NAIC # 80624
American Progressive Policy Forms:
Comprehensive Long-Term Care PRNHO, et al.
Comprehensive Long-Term Care PRNHOQ, et al.
Home Health Care Only HHC 1/98, et al.
Home Health Care Only QHHC, et al.

Dear Commissioner Humphreys:

These forms are existing individual policy forms providing nursing home and home health care coverage. Policies on these forms were issued in Pennsylvania during the time periods shown in the following table. These forms are no longer marketed in any state.

Policy Form	For Policies in Force as of 12/31/2011	
	Issue State Date	Issue End Date
PRNHO, et al.	April 15, 2002	December 24, 2003
PRNHOQ, et al.	May 1, 2002	January 15, 2005
HHC 1/98, et al.	December 7, 2001	June 22, 2002
QHHC, et al.	August 12, 2002	October 7, 2002

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose, a rate increase is considered justified to the extent That the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	31%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 65% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

As noted in the attached actuarial memorandum, eight increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning in February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

8. The following increase was approved in October 2020 and implemented beginning February 2021.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	0%
Rate Stability (on or after 9/16/2002)	20%

9. A 20% increase was approved in January 2022 and implemented beginning April 2022.

No policyholder received more than one increase in a 12-month period.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will also offer a contingent non-forfeiture option to all insureds regardless of issue date even if the rate increase is not considered substantial.

As a majority of policyholders will be eligible for contingent benefit upon lapse with the requested rate increase, enclosed is a plan, subject to the Department's approval, for improved administration and claims processing to comply with Pennsylvania Code Title 31 Section 89a.118(g)(1).

The following electronic items are included with this submission:

- This cover letter;
- a letter from American Progressive authorizing its administrator, Nassau Life and Annuity Company, to submit this filing on their behalf;
- an actuarial memorandum;
- a supplement to the actuarial memorandum;
- sample policyholder rate increase notification letter*;
- a Claims and Administration Processing plan, as provided by American Progressive;
- a Rate Filing Status in all Jurisdictions;
- rate schedules prepared by American Progressive; and
- an Excel workbook containing all numerical data.

*In the future, slight variations in form number and/or letter language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the state of Pennsylvania.

No filing fee is required for this submission.

The contact person for this filing is:

Holly Parenti
Product Filing Analyst
Nassau Life and Annuity Company for American Progressive
One American Row
Hartford, CT 06102
(407) 547-3363
hparenti@nfg.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Pamela Minahan
2nd Vice President and Actuary, Actuarial
Nassau Financial Group

American Progressive Life & Health Insurance Company of New York

Actuarial Memorandum
November 29, 2022

Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

These policy forms were issued in Pennsylvania by American Progressive Life & Health Insurance Company of New York (American Progressive) from December 7, 2001 through January 15, 2005 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase, as shown in section 17, on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

- a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2020 *Long-Term Care Guidelines (Guidelines)* for each policy form or group of policy forms with similar plan designs. The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2021 in force. The projected incurred claims were compared to actual experience and adjusted based on this comparison. This scalar adjustment was made to reflect actual recent historical experience relative to the *Guidelines*' estimate.

- b. Persistency. The mortality assumption for these policy forms is 100% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement.

A benefit exhaustion rate assumption varying by attained age and benefit period, as shown in Appendix A to the memorandum, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption.

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent ten years, and the associated credibility.

- c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional average 3.6% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in an average 6.5% reduction in premiums and benefits. We assume an average 2.6% increase in morbidity due

Actuarial Memorandum
November 29, 2022

to adverse selection from the rate increase.

- d. Interest Rate. Historical values are accumulated with interest using an estimate for the historical earnings rates. This rate was approximated by starting with the original pricing earnings rate and grading down to the current earnings rate using the pattern of changes in the maximum valuation interest rate. Future values are discounted using the pre-tax net investment earnings rates under the level interest scenario from the company's year-end 2021 cash flow testing projections which range from 3.18% to 4.36%. This is believed to be a representative long-term expected investment earnings rate for this business. The maximum valuation interest rate is used to demonstrate compliance with the alternative 58%/85% test required by rate stability regulation, as described in section 18 below.
- e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of American Progressive, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate for the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-listed policies were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing any other long-term care products. As a result, the requirement to reflect any assumptions that deviate from those used for pricing other policies currently available for sale is not applicable.

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. Two policy forms and riders other than for inflation protection and benefit increases account for approximately 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policyholders range from 39 to 80.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

**Actuarial Memorandum
November 29, 2022**

11. Premium Modalization

The following table provides nationwide percent distributions (based on the in-force count as of December 31, 2021) by premium payment mode:

Premium Mode	Percent Distribution
Annual	39%
Semi-Annual	7
Quarterly	12
Monthly	42

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2021 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2021 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Actual to Expected Experience

Exhibit I provides a comparison of actual and projected nationwide experience of American Progressive, across the above-listed forms and similar nationwide forms, using current assumptions to that expected using original pricing assumptions. Values in Exhibit I are shown before and after the requested rate increase. Included are calendar year earned premiums restated to reflect the Pennsylvania rate level, incurred claims, end of year lives, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios.

Exhibit II provides A:E lifetime loss ratios by benefit period (three years or less versus more than three years), which are subsets of the actual and expected nationwide experience underlying Exhibit I. The experience for Exhibit II is provided for each rate increase cohort, described in section 17:

- a. Benefit period three years or less
- b. Benefit period over three years

Actual experience is provided from inception through 2021 and then projected on a seriatim basis for 40 years using the current assumptions described above in section 5. The actual and projected experience is based on nationwide premiums restated to reflect prior rate increases filed for use between 2013 and 2022 in Pennsylvania, which average 261%. The after increase projected experience reflects the requested increase described in section 17 applied on a seriatim basis.

Expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era.

Exhibit III provides the original pricing assumptions which underlie the expected experience described above.

**Actuarial Memorandum
November 29, 2022**

15. History of Previous Rate Revisions

In Pennsylvania, there has been a cumulative rate increase of 261% implemented on these forms. These increases were implemented from 2013 through 2022.

Nationwide, there has been an average cumulative increase of 182% implemented on the above-listed forms and similar forms issued by American Progressive. These increases were filed by state departments of insurance from 1981 through May 2022.

16. Analysis Performed to Consider a Rate Increase

Exhibit I demonstrates that experience has been more adverse from that expected in original pricing as the A:E loss ratio exceeds 1.0. This deterioration is due to emerging experience running more adversely than expected in pricing.

For the business subject to rate stability regulation, an analysis of the aggregate-level projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase. At the time rate stability went into effect, American Progressive management determined a rate schedule increase would be considered if experience exhibited a 10% increase in the lifetime loss ratio. As shown in Exhibit I, the aggregate-level actual-to-expected ratio of lifetime loss ratio exceeds 1.10.

17. Requested Rate Increase

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	31%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 65% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

Nine increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

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8. The following increase was approved in October 2020 and implemented beginning February 2021.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	0%
Rate Stability (on or after 9/16/2002)	20%

9. A 20% increase was approved in January 2022 and implemented beginning April 2022.

No policyholder received more than one increase in a 12-month period.

The requested increase described above is not sufficient to prevent future rate action; however, if a cumulative increase needed to consider rates stable were to be approved, company management has indicated that no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 20% increase in the future loss ratio.

18. Demonstration of Satisfaction of Loss Ratio Requirements

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the anticipated lifetime loss ratio with the requested rate increase exceeds the 60% minimum required by loss ratio regulation where premiums have been restated to reflect the Pennsylvania rate level.

Exhibit IV provides a demonstration that the requested rate increase meets an alternative 58%/85% test as defined in Pennsylvania Code Title 31 Section 89a.118(g)(2) where the calculation uses the greater of the original anticipated lifetime loss ratio (65%) or 58% when the majority of policies are eligible for contingent benefit upon lapse (CBUL). This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 65%,
2. 85% of the accumulated value of prior premium rate schedule increases in Pennsylvania,
3. Present value of future projected initial earned premium times 65%, and
4. 85% of the present value of future projected premium at the Pennsylvania rate level in excess of the projected initial earned premium.

The future projected incurred claims were increased by 20% from the current assumptions described in section 5 to reflect assumptions that include moderately adverse conditions. Historical values are accumulated in Exhibit IV at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. Future values are discounted in Exhibit IV at the maximum valuation interest rate for contract reserves applicable for the year of issue. The values shown in Exhibit IV do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the requested increases are enclosed with this memorandum. As the company is not currently issuing new business, the required statement per Pennsylvania Code Title 31 Section 89a.118 that the renewal premium rate schedules are not greater than new business premium rate schedules is not applicable.

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**19. Pennsylvania Average Annual Premium
(Annualized Premium Based on 2021 In-force)**

Cohort	Before Increase	After Increase
BP three years or less	\$3,750	\$4,912
BP over three years	4,661	9,322

These values assume all previously filed premium increases have been implemented.

20. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval, but no sooner than 12 months after the prior rate increase was effective.

21. Nationwide Distribution of Business as of December 31, 2021 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	2%
45-49	4
50-54	7
55-59	15
60-64	22
65-69	29
70-74	16
75-79	5
80+	<1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	46%
20-Day	14
30-Day	<1
60-Day	7
90-Day	22
100-Day	11
180-Day	<1

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By Benefit Period:

Benefit Period	Percent Distribution
1-Year	2%
2-Year	5
3-Year	19
4-Year	3
5-Year	3
6-Year	1
Lifetime	25
\$50,000	1
\$75,000	<1
\$80,000	2
\$100,000	1
\$150,000	3
\$250,000	6
\$1,000,000	29

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	11%
Simple for Life 3%	2
Simple for Life 5%	4
Compound for Life 5%	32
Guaranteed Purchase Option	51

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	46%
Nursing Home Only	4
Home Health Care Only	50

22. Number of Insureds and Annualized Premium

Based on American Progressive's in-force count as of December 31, 2021, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are:

Jurisdiction	Number of Insureds	Annualized Premium^[1]
Pennsylvania	54	\$224,352
Subject to Loss Ratio Regulation	16	57,801
BP three years or less	9	31,599
BP over three years	7	26,203
Subject to Rate Stability Regulation	38	166,551
BP three years or less	21	80,891
BP over three years	17	85,660
Nationwide	766	\$3,180,035
BP three years or less	307	1,136,506
BP over three years	459	2,043,529

[1] Assuming all premium increases previously filed by departments of insurance as of May 31, 2022 in both the state and nationwide have been implemented

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23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Nassau Life and Annuity Company, an affiliate company of the business, to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases. This filing has been prepared in conformity with Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance" and other applicable standards.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, policy design, underwriting and claim adjudication process, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the rules of the Department. In my opinion, the rates are not excessive or unfairly discriminatory and bear reasonable relationship to the benefits, based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: November 29, 2022

This filing has been prepared solely for the use and benefit of Nassau Life and Annuity and its affiliates (collectively, "Nassau"). Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	4.9%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.8%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.7%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.6%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.5%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.4%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.4%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	3,032,844	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.3%	6.5%
	2001	4,979,085	3,100,460	62%		4,507,414	1,973,354	44%	1.42	45%	43%	1.06	4.3%	6.5%
	2002	5,880,873	5,601,824	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.2%	6.5%
	2003	6,592,555	4,848,316	74%		5,958,007	2,551,779	43%	1.72	60%	43%	1.38	4.2%	6.4%
	2004	6,427,301	7,709,400	120%		5,603,022	2,531,331	45%	2.66	69%	44%	1.57	4.1%	6.4%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.0%	6.4%
	2006	5,553,400	5,927,483	105%		4,448,332	2,449,380	55%	1.91	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,186,866	118%		3,993,645	2,402,832	60%	1.95	77%	46%	1.69	4.0%	6.4%
	2008	4,969,690	8,223,222	165%		3,583,748	2,343,350	65%	2.53	84%	47%	1.78	4.0%	6.4%
Projected Future Experience (40 Years)	2009	4,564,276	13,157,374	288%		3,217,801	2,277,020	71%	4.07	96%	48%	1.97	4.0%	6.3%
	2010	4,226,554	8,578,673	203%		2,874,277	2,203,786	77%	2.65	101%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,118,172	274%		2,564,985	2,130,428	83%	3.30	107%	50%	2.13	3.9%	6.3%
	2012	3,602,368	6,007,200	167%		2,281,143	2,055,140	90%	1.85	109%	51%	2.13	3.9%	6.2%
	2013	3,688,754	7,265,985	197%		2,018,435	1,978,104	98%	2.01	112%	52%	2.15	3.9%	6.2%
	2014	3,762,176	7,785,975	207%		1,780,037	1,900,640	107%	1.94	115%	53%	2.17	3.9%	6.2%
	2015	3,757,799	5,128,003	136%		1,564,572	1,823,836	117%	1.17	116%	54%	2.15	3.9%	6.1%
	2016	3,788,700	9,586,656	253%		1,370,672	1,749,713	128%	1.98	119%	55%	2.19	3.9%	6.1%
	2017	3,791,372	4,596,833	121%		1,196,924	1,678,452	140%	0.86	119%	55%	2.16	3.9%	6.0%
	2018	3,579,506	6,548,257	183%		1,041,898	1,610,923	155%	1.18	121%	56%	2.16	3.8%	5.9%
	2019	3,489,413	5,897,657	169%		904,186	1,546,506	171%	0.99	122%	57%	2.15	3.8%	5.9%
	2020	3,436,531	4,153,014	121%		782,369	1,485,914	190%	0.64	122%	57%	2.13	3.3%	5.8%
	2021	3,503,714	2,635,077	75%	766	675,014	1,428,526	212%	0.36	121%	58%	2.09	3.1%	5.8%
	2022	3,451,493	4,184,351	121%	675	580,752	1,374,597	237%	0.51	121%	58%	2.07	3.2%	5.7%
	2023	3,339,301	3,898,294	117%	598	498,280	1,323,774	266%	0.44	121%	59%	2.06	3.2%	5.6%
	2024	2,929,986	3,636,992	124%	528	426,351	1,274,747	299%	0.42	121%	59%	2.04	3.2%	5.6%
	2025	2,546,605	3,383,966	133%	464	363,811	1,227,817	337%	0.39	121%	60%	2.03	3.2%	5.5%
	2026	2,203,849	3,139,710	142%	406	309,583	1,181,350	382%	0.37	121%	60%	2.02	3.3%	5.5%
	2027	1,899,481	2,909,163	153%	354	262,688	1,135,250	432%	0.35	122%	61%	2.01	3.3%	5.5%
	2028	1,630,893	2,693,628	165%	307	222,242	1,089,776	490%	0.34	122%	61%	2.00	3.3%	5.4%
	2029	1,395,206	2,492,079	179%	266	187,436	1,043,613	557%	0.32	122%	61%	1.99	3.3%	5.4%
	2030	1,189,388	2,306,298	194%	229	157,559	996,634	633%	0.31	122%	62%	1.99	3.3%	5.3%
	2031	1,010,284	2,131,066	211%	187	131,974	947,562	718%	0.29	123%	62%	1.99	3.3%	5.3%
	2032	855,419	1,965,084	230%	168	110,119	896,017	814%	0.28	123%	62%	1.98	3.4%	5.3%
	2033	722,050	1,809,905	251%	143	91,499	843,155	921%	0.27	123%	62%	1.98	3.4%	5.2%
	2034	607,458	1,664,273	274%	122	75,686	788,815	1042%	0.26	124%	63%	1.98	3.4%	5.2%
	2035	509,404	1,527,846	300%	103	62,300	733,118	1177%	0.25	124%	63%	1.98	3.5%	5.2%
	2036	425,769	1,398,308	328%	87	51,009	675,996	1325%	0.25	124%	63%	1.97	3.5%	5.2%
	2037	354,667	1,272,968	359%	73	41,530	617,649	1487%	0.24	124%	63%	1.97	3.5%	5.1%
	2038	294,465	1,154,230	392%	61	33,605	559,511	1665%	0.24	125%	63%	1.97	3.6%	5.1%
	2039	243,591	1,043,037	428%	51	27,010	502,036	1859%	0.23	125%	63%	1.97	3.6%	5.1%
	2040	200,786	937,594	467%	43	21,557	445,790	2068%	0.23	125%	63%	1.97	3.7%	5.1%
	2041	164,824	836,199	507%	35	17,074	391,616	2294%	0.22	125%	63%	1.97	3.7%	5.1%
	2042	134,725	737,335	547%	29	13,419	339,711	2532%	0.22	125%	64%	1.97	3.7%	5.1%
	2043	109,629	643,013	587%	24	10,451	291,316	2787%	0.21	125%	64%	1.97	3.8%	5.1%
	2044	88,760	555,836	626%	20	8,069	246,777	3058%	0.20	125%	64%	1.97	3.8%	5.1%
	2045	71,484	476,307	666%	16	6,172	206,254	3341%	0.20	126%	64%	1.97	3.8%	5.1%
	2046	57,233	403,334	705%	13	4,676	170,047	3637%	0.19	126%	64%	1.97	3.8%	5.1%
	2047	45,548	335,073	736%	11	3,508	138,029	3935%	0.19	126%	64%	1.97	3.8%	5.1%
	2048	35,998	273,412	760%	8	2,605	110,519	4242%	0.18	126%	64%	1.97	3.8%	5.1%
	2049	28,249	220,669	781%	7	1,915	87,227	4554%	0.17	126%	64%	1.97	3.8%	5.1%
	2050	22,002	175,975	800%	5	1,394	67,850	4867%	0.16	126%	64%	1.97	3.8%	5.2%
	2051	16,999	138,116	812%	4	1,004	52,078	5185%	0.16	126%	64%	1.97	3.8%	5.2%
	2052	13,017	105,493	810%	3	717	39,326	5488%	0.15	126%	64%	1.97	3.8%	5.3%
	2053	9,876	78,514	795%	2	506	29,380	5807%	0.14	126%	64%	1.97	3.8%	5.3%
	2054	7,411	57,137	771%	2	354	21,744	6149%	0.13	126%	64%	1.97	3.9%	5.4%
	2055	5,506	40,206	730%	1	245	15,936	6506%	0.11	126%	64%	1.97	3.9%	5.5%
	2056	4,045	26,725	661%	1	166	11,803	6906%	0.10	126%	64%	1.97	3.9%	5.6%
	2057	2,932	16,137	550%	1	114	8,314	7289%	0.08	126%	64%	1.97	3.9%	5.6%
	2058	2,095	8,548	408%	1	77	5,939	7747%	0.05	126%	64%	1.97	3.9%	5.7%
	2059	1,475	3,683	250%	0	51	4,228	8296%	0.03	126%	64%	1.97	3.9%	5.8%
	2060	1,023	1,792	175%	0	34	3,007	8958%	0.02	126%	64%	1.97	3.9%	5.9%
	2061	695	726	104%	0	22	2,126	9791%	0.01	126%	64%	1.97	3.9%	6.0%
History		107,261,133	144,177,582	134%		69,743,899	46,813,601	67%	2.00	121%	58%	2.09		
Future		26,633,621	48,683,024	183%	5,063	3,727,561	19,900,222	534%	0.34	167%	454%	0.37		
Lifetime		133,894,754	192,860,606	144%		73,471,460	66,713,823	91%	1.59	126%	64%	1.97		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G Actual-to-Expected Ratio	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	4.9%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.8%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.7%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.6%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.5%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.4%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.4%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	3,032,844	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.3%	6.5%
	2001	4,979,085	3,100,460	62%		4,507,414	1,973,354	44%	1.42	45%	43%	1.06	4.3%	6.5%
	2002	5,880,873	5,601,824	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.2%	6.5%
	2003	6,592,555	4,848,316	74%		5,958,007	2,551,779	43%	1.72	60%	43%	1.38	4.2%	6.4%
	2004	6,427,301	7,709,400	120%		5,603,022	2,531,331	45%	2.66	69%	44%	1.57	4.1%	6.4%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.0%	6.4%
	2006	5,553,400	5,927,483	105%		4,448,332	2,449,380	55%	1.91	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,186,866	118%		3,993,645	2,402,832	60%	1.95	78%	46%	1.69	4.0%	6.4%
	2008	4,969,690	8,223,222	165%		3,583,748	2,343,350	65%	2.53	84%	47%	1.78	4.0%	6.4%
	2009	4,564,276	13,157,374	288%		3,217,801	2,277,020	71%	4.07	96%	48%	1.97	4.0%	6.3%
Projected Future Experience (40 Years)	2010	4,226,554	8,578,673	203%		2,874,277	2,203,786	77%	2.65	101%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,118,172	274%		2,564,985	2,130,428	83%	3.30	107%	50%	2.13	3.9%	6.3%
	2012	3,602,368	6,007,200	167%		2,281,143	2,055,140	90%	1.85	109%	51%	2.13	3.9%	6.2%
	2013	3,688,754	7,265,985	197%		2,018,435	1,978,104	98%	2.01	112%	52%	2.15	3.9%	6.2%
	2014	3,762,176	7,785,975	207%		1,780,037	1,900,640	107%	1.94	115%	53%	2.17	3.9%	6.2%
	2015	3,757,799	5,128,003	136%		1,564,572	1,823,836	117%	1.17	116%	54%	2.15	3.9%	6.1%
	2016	3,788,700	9,586,656	253%		1,370,672	1,749,713	128%	1.98	119%	55%	2.19	3.9%	6.1%
	2017	3,791,372	4,596,833	121%		1,196,924	1,678,452	140%	0.86	119%	55%	2.16	3.9%	6.0%
	2018	3,579,506	6,548,257	183%		1,041,898	1,610,923	155%	1.18	121%	56%	2.16	3.8%	5.9%
	2019	3,489,413	5,897,657	169%		904,186	1,546,506	171%	0.99	122%	57%	2.15	3.8%	5.9%
	2020	3,436,531	4,153,014	121%		782,369	1,485,914	190%	0.64	122%	57%	2.13	3.3%	5.8%
	2021	3,503,714	2,635,077	75%	766	675,014	1,428,526	212%	0.36	121%	58%	2.09	3.1%	5.8%
	2022	3,451,493	4,184,351	121%	675	580,752	1,374,597	237%	0.51	121%	58%	2.07	3.2%	5.7%
	2023	3,770,995	3,846,452	102%	580	498,280	1,323,774	266%	0.38	121%	59%	2.05	3.2%	5.6%
	2024	4,455,619	3,458,031	78%	507	426,351	1,274,747	299%	0.26	120%	59%	2.02	3.2%	5.6%
	2025	3,930,027	3,204,096	82%	446	363,811	1,227,817	337%	0.24	119%	60%	1.99	3.2%	5.5%
	2026	3,406,529	2,965,550	87%	390	309,583	1,181,350	382%	0.23	119%	60%	1.97	3.3%	5.5%
	2027	2,941,184	2,741,204	93%	340	262,688	1,135,250	432%	0.22	118%	61%	1.96	3.3%	5.5%
	2028	2,530,075	2,532,359	100%	295	222,242	1,089,776	490%	0.20	118%	61%	1.94	3.3%	5.4%
	2029	2,168,866	2,337,814	108%	255	187,436	1,043,613	557%	0.19	118%	61%	1.93	3.3%	5.4%
	2030	1,852,997	2,158,850	117%	220	157,559	996,634	633%	0.18	118%	62%	1.92	3.3%	5.3%
	2031	1,577,655	1,990,456	126%	189	131,974	947,562	718%	0.18	118%	62%	1.91	3.3%	5.3%
	2032	1,339,173	1,831,528	137%	161	110,119	896,017	814%	0.17	118%	62%	1.90	3.4%	5.3%
	2033	1,133,388	1,683,383	149%	137	91,499	843,155	921%	0.16	118%	62%	1.90	3.4%	5.2%
	2034	956,163	1,544,769	162%	117	75,686	788,815	1042%	0.16	118%	63%	1.89	3.4%	5.2%
	2035	804,130	1,415,222	176%	99	62,300	733,118	1177%	0.15	119%	63%	1.89	3.5%	5.2%
	2036	674,100	1,292,646	192%	83	51,009	675,996	1325%	0.14	119%	63%	1.89	3.5%	5.2%
	2037	563,232	1,174,575	209%	70	41,530	617,649	1487%	0.14	119%	63%	1.89	3.5%	5.1%
	2038	469,069	1,063,127	227%	59	33,605	559,511	1665%	0.14	119%	63%	1.88	3.6%	5.1%
	2039	389,221	959,066	246%	49	27,010	502,036	1859%	0.13	119%	63%	1.88	3.6%	5.1%
	2040	321,810	860,649	267%	41	21,557	445,790	2068%	0.13	119%	63%	1.88	3.7%	5.1%
	2041	264,969	766,348	289%	34	17,074	391,616	2294%	0.13	119%	63%	1.88	3.7%	5.1%
	2042	217,220	674,739	311%	28	13,415	339,711	2532%	0.12	119%	64%	1.88	3.7%	5.1%
	2043	177,269	587,607	331%	23	10,451	291,316	2787%	0.12	120%	64%	1.88	3.8%	5.1%
	2044	143,927	507,291	352%	19	8,069	246,777	3058%	0.12	120%	64%	1.88	3.8%	5.1%
	2045	116,231	434,119	373%	15	6,172	206,254	3341%	0.11	120%	64%	1.88	3.8%	5.1%
	2046	93,307	367,180	394%	13	4,676	170,047	3637%	0.11	120%	64%	1.88	3.8%	5.1%
	2047	74,449	304,718	409%	10	3,508	138,029	3935%	0.10	120%	64%	1.88	3.8%	5.1%
	2048	58,987	248,422	421%	8	2,605	110,519	4242%	0.10	120%	64%	1.88	3.8%	5.1%
	2049	46,402	200,321	432%	6	1,915	87,227	4554%	0.09	120%	64%	1.88	3.8%	5.1%
	2050	36,225	159,624	441%	5	1,394	67,850	4867%	0.09	120%	64%	1.88	3.8%	5.2%
	2051	28,053	125,205	446%	4	1,004	52,078	5185%	0.09	120%	64%	1.88	3.8%	5.2%
	2052	21,528	95,574	444%	3	717	39,326	5488%	0.08	120%	64%	1.88	3.8%	5.3%
	2053	16,369	71,101	434%	2	506	29,380	5807%	0.07	120%	64%	1.88	3.8%	5.3%
	2054	12,310	51,720	420%	2	354	21,744	6149%	0.07	120%	64%	1.88	3.9%	5.4%
	2055	9,165	36,387	397%	1	245	15,936	6506%	0.06	120%	64%	1.88	3.9%	5.5%
	2056	6,748	24,193	359%	1	168	11,803	6906%	0.05	120%	64%	1.88	3.9%	5.6%
	2057	4,903	14,625	298%	1	114	8,314	7289%	0.04	120%	64%	1.88	3.9%	5.6%
	2058	3,511	7,770	221%	1	77	5,939	7747%	0.03	120%	64%	1.88	3.9%	5.7%
	2059	2,478	3,374	136%	0	51	4,228	8296%	0.02	120%	64%	1.88	3.9%	5.8%
	2060	1,723	1,652	96%	0	34	3,007	8958%	0.01	120%	64%	1.88	3.9%	5.9%
	2061	1,173	678	58%	0	22	2,126	9791%	0.01	120%	64%	1.88	3.9%	6.0%
History		107,261,133	144,177,582	134%		69,743,899	46,813,601	67%	2.00	121%	58%	2.09		
Future		38,072,673	45,926,745	121%	4,890	3,727,561	19,900,222	534%	0.23	112%	454%	0.25		
Lifetime		145,333,806	190,104,327	131%		73,471,460	66,713,823	91%	1.44	120%	64%	1.88		

⁽¹⁾ Premium restated to reflect the Pennsylvania rate level.

⁽²⁾ Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Three Years or Less

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
	Calendar Year	A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G Actual-to- Expected Ratio	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to- Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	4.9%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.8%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.7%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.6%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.5%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	30%	43%	0.69	4.5%	6.4%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	31%	44%	0.71	4.4%	6.4%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.4%	6.5%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	29%	44%	0.66	4.4%	6.5%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	30%	44%	0.68	4.3%	6.5%
	2001	2,153,515	1,270,827	59%		1,728,866	749,491	43%	1.36	36%	44%	0.81	4.3%	6.4%
	2002	2,541,263	744,264	29%		2,027,632	843,740	42%	0.70	35%	44%	0.79	4.2%	6.4%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	40%	43%	0.92	4.2%	6.3%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	38%	43%	0.89	4.1%	6.3%
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85	43%	43%	0.99	4.0%	6.3%
	2006	2,343,892	2,204,216	94%		1,736,399	904,368	52%	1.89	47%	44%	1.07	4.0%	6.3%
	2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79	47%	45%	1.05	4.0%	6.3%
	2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62	50%	46%	1.10	4.0%	6.2%
	2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66	53%	47%	1.14	4.0%	6.2%
Projected Future Experience (40 Years)	2010	1,682,528	1,178,283	70%		1,082,056	814,051	75%	0.93	54%	48%	1.13	4.0%	6.2%
	2011	1,483,650	1,250,252	84%		961,873	791,143	82%	1.02	55%	49%	1.13	3.9%	6.1%
	2012	1,419,367	1,123,813	79%		853,480	769,732	90%	0.88	56%	49%	1.13	3.9%	6.1%
	2013	1,386,995	1,259,071	91%		755,659	749,948	99%	0.91	57%	50%	1.13	3.9%	6.0%
	2014	1,402,901	1,622,627	116%		667,483	731,426	110%	1.06	58%	51%	1.14	3.9%	5.9%
	2015	1,397,817	935,072	67%		588,173	714,018	121%	0.55	58%	52%	1.13	3.9%	5.9%
	2016	1,367,667	1,563,492	114%		517,042	697,986	135%	0.85	60%	53%	1.13	3.9%	5.8%
	2017	1,401,689	1,641,637	117%		453,414	683,713	151%	0.78	61%	53%	1.14	3.9%	5.7%
	2018	1,336,423	1,743,240	130%		396,636	670,910	169%	0.77	62%	54%	1.15	3.8%	5.6%
	2019	1,293,032	1,344,025	104%		346,110	658,702	190%	0.55	63%	55%	1.15	3.8%	5.6%
	2020	1,214,350	1,024,037	84%		301,258	647,084	215%	0.39	63%	55%	1.14	3.3%	5.5%
	2021	1,246,551	1,460,458	117%	307	261,517	635,198	243%	0.48	64%	56%	1.14	3.1%	5.4%
	2022	1,273,180	1,303,761	102%	267	226,384	622,948	275%	0.37	65%	57%	1.14	3.2%	5.4%
	2023	1,218,585	1,240,725	102%	234	195,396	610,318	312%	0.33	65%	57%	1.13	3.2%	5.3%
	2024	1,056,414	1,178,273	112%	204	168,115	596,296	355%	0.31	66%	58%	1.13	3.2%	5.3%
	2025	906,007	1,112,445	123%	177	144,152	580,733	403%	0.30	66%	58%	1.13	3.2%	5.3%
	2026	772,563	1,042,668	135%	152	123,148	562,879	457%	0.30	67%	59%	1.13	3.3%	5.2%
	2027	655,065	972,595	148%	131	104,780	543,078	518%	0.29	67%	59%	1.13	3.3%	5.2%
	2028	552,372	905,192	164%	111	88,763	521,774	588%	0.28	68%	60%	1.13	3.3%	5.2%
	2029	463,224	838,954	181%	95	74,833	497,773	665%	0.27	68%	60%	1.13	3.3%	5.2%
	2030	386,293	772,788	200%	80	62,760	471,661	752%	0.27	68%	61%	1.13	3.3%	5.1%
	2031	320,340	707,078	221%	67	52,335	443,263	847%	0.26	69%	61%	1.13	3.3%	5.1%
	2032	264,163	643,527	244%	56	43,374	413,315	953%	0.26	69%	61%	1.13	3.4%	5.1%
	2033	216,637	582,789	269%	46	35,709	382,515	1071%	0.25	70%	62%	1.13	3.4%	5.1%
	2034	176,676	524,302	297%	38	29,189	350,802	1202%	0.25	70%	62%	1.13	3.4%	5.1%
	2035	143,290	468,025	327%	32	23,679	318,725	1346%	0.24	70%	62%	1.13	3.5%	5.0%
	2036	115,561	414,862	359%	26	19,057	286,620	1504%	0.24	70%	62%	1.13	3.5%	5.0%
	2037	92,669	365,250	394%	21	15,209	255,142	1678%	0.23	71%	62%	1.13	3.5%	5.0%
	2038	73,903	319,557	432%	17	12,030	224,577	1867%	0.23	71%	62%	1.13	3.6%	5.0%
	2039	58,622	278,005	474%	14	9,428	195,280	2071%	0.23	71%	63%	1.13	3.6%	5.0%
	2040	46,246	239,100	517%	11	7,317	167,606	2291%	0.23	71%	63%	1.13	3.7%	5.0%
	2041	36,279	204,104	563%	9	5,621	142,022	2527%	0.22	71%	63%	1.13	3.7%	5.0%
	2042	28,309	172,456	609%	7	4,274	118,642	2776%	0.22	71%	63%	1.13	3.7%	5.0%
	2043	21,959	144,313	657%	6	3,214	97,745	3041%	0.22	71%	63%	1.13	3.8%	5.0%
	2044	16,928	119,499	706%	5	2,391	79,306	3317%	0.21	71%	63%	1.13	3.8%	5.0%
	2045	12,965	97,891	755%	4	1,758	63,220	3596%	0.21	71%	63%	1.13	3.8%	5.0%
	2046	9,859	79,509	806%	3	1,277	49,522	3877%	0.21	71%	63%	1.13	3.8%	5.0%
	2047	7,440	63,641	855%	2	918	38,104	4153%	0.21	71%	63%	1.13	3.8%	5.0%
	2048	5,569	50,446	906%	2	651	28,753	4416%	0.21	71%	63%	1.13	3.8%	5.1%
	2049	4,133	39,408	953%	1	457	21,314	4665%	0.20	71%	63%	1.13	3.8%	5.1%
	2050	3,040	30,604	1007%	1	317	15,438	4873%	0.21	71%	63%	1.13	3.8%	5.1%
	2051	2,214	23,634	1068%	1	217	10,945	5035%	0.21	71%	63%	1.13	3.8%	5.2%
	2052	1,596	17,773	1114%	1	148	7,568	5127%	0.22	71%	63%	1.13	3.8%	5.2%
	2053	1,136	13,203	1162%	0	99	5,126	5160%	0.23	71%	63%	1.13	3.8%	5.3%
	2054	797	9,565	1201%	0	66	3,406	5137%	0.23	71%	63%	1.13	3.9%	5.4%
	2055	549	6,811	1240%	0	44	2,207	5016%	0.25	71%	63%	1.13	3.9%	5.4%
	2056	372	4,744	1276%	0	29	1,421	4901%	0.26	71%	63%	1.13	3.9%	5.5%
	2057	246	3,183	1293%	0	19	903	4775%	0.27	71%	63%	1.13	3.9%	5.6%
	2058	159	2,074	1303%	0	12	566	4610%	0.28	71%	63%	1.13	3.9%	5.6%
	2059	100	1,303	1302%	0	8	352	4474%	0.29	71%	63%	1.13	3.9%	5.7%
	2060	61	786	1286%	0	5	220	4434%	0.29	71%	63%	1.13	3.9%	5.8%
	2061	36	454	1249%	0	3	132	4337%	0.29	71%	63%	1.13	3.9%	5.8%
History		45,283,305	32,717,864	72%		27,889,799	18,459,357	66%	1.09	64%	56%	1.14		
Future		8,945,558	14,995,294	168%	1,820	1,457,186	8,732,217	599%	0.28	153%	520%	0.29		
Lifetime		54,228,863	47,713,158	88%		29,346,985	27,191,575	93%	0.95	71%	63%	1.13		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
Benefit Period Three Years or Less

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
	Calendar Year	A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G Actual-to- Expected Ratio	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to- Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58					
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	10%	17%	0.58	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	13%	20%	0.64	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	15%	27%	0.57	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	18%	30%	0.59	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	20%	33%	0.61	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	22%	35%	0.63	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	24%	37%	0.65	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	26%	39%	0.66	4.6%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	28%	41%	0.68	4.5%	5.5%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	30%	43%	0.69	4.5%	6.4%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	31%	44%	0.71	4.4%	6.4%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	28%	44%	0.66	4.4%	6.5%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	29%	44%	0.66	4.4%	6.5%
	2001	2,153,515	1,270,827	59%		1,728,866	749,491	43%	1.36	30%	44%	0.68	4.3%	6.5%
	2002	2,541,263	744,264	29%		2,027,632	843,740	42%	0.70	36%	44%	0.81	4.3%	6.4%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	35%	44%	0.79	4.2%	6.4%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	40%	43%	0.92	4.2%	6.3%
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	0.69	38%	43%	0.89	4.1%	6.3%
	2006	2,343,892	2,204,216	94%		1,736,399	904,968	52%	1.85	43%	43%	0.99	4.0%	6.3%
	2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	1.89	47%	45%	1.07	4.0%	6.3%
	2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	0.79	47%	45%	1.05	4.0%	6.3%
	2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.62	50%	46%	1.10	4.0%	6.2%
Projected Future Experience (40 Years)	2010	1,682,528	1,178,283	70%		1,082,056	814,051	75%	1.66	53%	47%	1.14	4.0%	6.2%
	2011	1,483,650	1,250,252	84%		961,873	791,143	82%	0.93	54%	48%	1.13	4.0%	6.2%
	2012	1,419,367	1,123,813	79%		853,480	769,732	90%	1.02	55%	49%	1.13	3.9%	6.1%
	2013	1,386,995	1,259,071	91%		755,659	749,948	99%	0.88	56%	49%	1.13	3.9%	6.1%
	2014	1,402,901	1,622,627	116%		667,483	731,426	110%	0.91	57%	50%	1.13	3.9%	6.0%
	2015	1,397,817	935,072	67%		588,173	714,018	121%	1.06	58%	51%	1.14	3.9%	5.9%
	2016	1,367,667	1,563,492	114%		517,042	697,986	135%	0.55	58%	52%	1.13	3.9%	5.9%
	2017	1,401,689	1,641,637	117%		453,414	683,713	151%	0.85	60%	53%	1.13	3.9%	5.8%
	2018	1,336,423	1,743,240	130%		396,636	670,910	169%	0.78	61%	53%	1.14	3.9%	5.7%
	2019	1,293,032	1,344,025	104%		346,110	658,702	190%	0.77	62%	54%	1.15	3.8%	5.6%
	2020	1,214,350	1,024,037	84%		301,258	647,084	215%	0.55	63%	55%	1.15	3.8%	5.6%
	2021	1,246,551	1,460,458	117%	307	261,517	635,198	243%	0.39	64%	56%	1.14	3.3%	5.5%
	2022	1,273,180	1,303,761	102%	267	226,384	622,948	275%	0.48	65%	57%	1.14	3.1%	5.4%
	2023	1,287,034	1,232,288	96%	230	195,396	610,318	312%	0.37	65%	57%	1.13	3.2%	5.3%
	2024	1,298,005	1,147,529	88%	199	168,115	596,296	355%	0.31	66%	58%	1.13	3.2%	5.3%
	2025	1,121,325	1,081,186	96%	172	144,152	580,733	403%	0.25	66%	58%	1.12	3.2%	5.3%
	2026	956,166	1,012,384	106%	149	123,148	562,879	457%	0.24	66%	59%	1.12	3.3%	5.2%
	2027	810,745	943,454	116%	127	104,780	543,078	518%	0.23	66%	59%	1.12	3.3%	5.2%
	2028	683,646	877,282	128%	109	88,763	521,774	588%	0.22	67%	60%	1.12	3.3%	5.2%
	2029	573,312	812,396	142%	92	74,833	497,773	665%	0.21	67%	60%	1.11	3.3%	5.2%
	2030	478,097	747,729	156%	75	62,760	471,661	752%	0.21	68%	61%	1.11	3.3%	5.1%
	2031	396,470	693,629	172%	68	52,335	443,335	847%	0.21	68%	61%	1.11	3.3%	5.1%
	2032	326,942	621,739	190%	64	43,374	413,315	953%	0.20	68%	61%	1.11	3.4%	5.1%
	2033	268,122	562,684	210%	45	35,709	382,515	1071%	0.20	68%	62%	1.11	3.4%	5.1%
	2034	218,664	505,901	231%	37	29,189	350,802	1202%	0.19	69%	62%	1.11	3.4%	5.1%
	2035	177,344	451,348	255%	31	23,679	318,725	1346%	0.19	69%	62%	1.11	3.5%	5.0%
	2036	143,025	399,880	280%	25	19,057	286,620	1504%	0.19	69%	62%	1.11	3.5%	5.0%
	2037	114,692	351,900	307%	21	15,209	255,142	1678%	0.18	69%	62%	1.11	3.5%	5.0%
	2038	91,467	307,747	336%	17	12,030	224,577	1867%	0.18	69%	62%	1.11	3.6%	5.0%
	2039	72,554	267,628	369%	13	9,428	195,280	2071%	0.18	70%	63%	1.11	3.6%	5.0%
	2040	57,237	230,097	402%	11	7,317	167,606	2291%	0.18	70%	63%	1.11	3.7%	5.0%
	2041	44,901	196,358	437%	9	5,621	142,022	2527%	0.17	70%	63%	1.11	3.7%	5.0%
	2042	35,036	165,867	473%	7	4,274	118,642	2776%	0.17	70%	63%	1.11	3.7%	5.0%
	2043	27,178	138,764	511%	6	3,214	97,745	3041%	0.17	70%	63%	1.11	3.7%	5.0%
	2044	20,951	114,879	548%	4	2,391	79,306	3317%	0.17	70%	63%	1.11	3.8%	5.0%
	2045	16,046	94,090	586%	3	1,758	63,220	3596%	0.16	70%	63%	1.11	3.8%	5.0%
	2046	12,202	76,410	626%	3	1,277	49,522	3877%	0.16	70%	63%	1.11	3.8%	5.0%
	2047	9,208	61,152	664%	2	918	38,104	4153%	0.16	70%	63%	1.11	3.8%	5.0%
	2048	6,892	48,467	703%	2	651	28,753	4416%	0.16	70%	63%	1.11	3.8%	5.1%
	2049	5,115	37,858	740%	1	457	21,314	4665%	0.16	70%	63%	1.11	3.8%	5.1%
	2050	3,763	29,397	781%	1	317	15,438	4873%	0.16	70%	63%	1.11	3.8%	5.1%
	2051	2,740	22,700	828%	1	217	10,945	5035%	0.16	70%	63%	1.11	3.8%	5.2%
	2052	1,975	17,069	864%	1	148	7,568	5127%	0.17	70%	63%	1.11	3.8%	5.2%
	2053	1,406	12,679	902%	0	99	5,126	5160%	0.17	70%	63%	1.11	3.8%	5.3%
	2054	986	9,185	931%	0	66	3,406	5137%	0.18	70%	63%	1.11	3.9%	5.4%
	2055	680	6,540	962%	0	44	2,207	5016%	0.19	70%	63%	1.11	3.9%	5.4%
	2056	460	4,555	990%	0	29	1,421	4901%	0.20	70%	63%	1.11	3.9%	5.5%
	2057	305	3,056	1003%	0	19	903	4775%	0.21	70%	63%	1.11	3.9%	5.6%
	2058	197	1,991	1011%	0	12	566	4610%	0.22	70%	63%	1.11	3.9%	5.6%
	2059	124	1,251	1010%	0	8	352	4474%	0.23	70%	63%	1.11	3.9%	5.7%
	2060	76	754	997%	0	5	220	4434%	0.22	70%	63%	1.11	3.9%	5.8%
	2061	45	436	969%	0	3	132	4337%	0.22	70%	63%	1.11	3.9%	5.8%
History		45,283,305	32,717,864	72%		27,889,799	18,459,357	66%	1.09	64%	56%	1.14		
Future		10,538,313	14,584,018	138%	1,783	1,457,186	8,732,217	599%	0.23	128%	520%	0.25		
Lifetime		55,821,618	47,301,882	85%		29,346,985	27,191,575	93%	0.91	70%	63%	1.11		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit 11b
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Over Three Years

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.5%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.5%	6.7%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.4%	6.7%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.4%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.4%	6.6%
	2000	2,100,767	2,385,449	114%		2,109,937	904,992	43%	2.65	54%	40%	1.33	4.3%	6.6%
	2001	2,825,569	1,829,633	65%		2,778,548	1,223,863	44%	1.47	57%	42%	1.37	4.3%	6.5%
	2002	3,339,610	4,857,560	145%		3,307,994	1,490,274	45%	3.23	80%	43%	1.88	4.2%	6.5%
	2003	3,746,537	2,991,246	80%		3,652,804	1,639,039	45%	1.78	80%	43%	1.85	4.2%	6.5%
	2004	3,612,308	6,903,658	191%		3,361,585	1,606,519	48%	4.00	99%	44%	2.24	4.1%	6.5%
	2005	3,388,041	3,686,217	109%		3,004,344	1,572,321	52%	2.08	100%	45%	2.21	4.0%	6.5%
	2006	3,209,508	3,620,267	113%		2,711,933	1,544,422	57%	1.98	101%	46%	2.19	4.0%	6.5%
	2007	3,056,439	5,180,269	169%		2,453,586	1,514,869	62%	2.75	107%	47%	2.26	4.0%	6.5%
	2008	2,912,021	6,116,038	210%		2,216,824	1,479,173	67%	3.15	115%	49%	2.37	4.0%	6.4%
	2009	2,725,666	11,054,788	406%		2,000,265	1,438,102	72%	5.64	133%	50%	2.68	4.0%	6.4%
Projected Future Experience (40 Years)	2010	2,544,026	7,400,389	291%		1,792,221	1,389,734	78%	3.75	141%	51%	2.79	4.0%	6.4%
	2011	2,210,903	8,867,919	401%		1,603,113	1,339,285	84%	4.80	152%	52%	2.95	3.9%	6.4%
	2012	2,183,001	4,883,387	224%		1,427,664	1,285,409	90%	2.48	155%	53%	2.95	3.9%	6.4%
	2013	2,301,760	6,006,914	261%		1,262,776	1,228,156	97%	2.68	159%	54%	2.97	3.9%	6.3%
	2014	2,359,276	6,163,348	261%		1,112,555	1,169,213	105%	2.49	163%	54%	2.99	3.9%	6.3%
	2015	2,359,983	4,192,931	178%		976,399	1,109,818	114%	1.56	163%	55%	2.96	3.9%	6.3%
	2016	2,421,033	8,023,164	331%		853,630	1,051,726	123%	2.69	169%	56%	3.01	3.9%	6.2%
	2017	2,389,683	2,955,196	124%		743,510	994,739	134%	0.92	167%	57%	2.95	3.9%	6.2%
	2018	2,243,063	4,805,017	214%		645,262	940,012	146%	1.47	168%	57%	2.94	3.8%	6.1%
	2019	2,196,381	4,553,631	207%		558,076	887,904	159%	1.39	170%	58%	2.93	3.8%	6.1%
	2020	2,222,181	3,128,976	141%		481,111	838,830	174%	0.81	169%	58%	2.89	3.3%	6.0%
	2021	2,257,163	1,174,618	52%	459	413,497	793,328	192%	0.27	166%	59%	2.82	3.1%	6.0%
	2022	2,178,312	2,880,590	132%	408	354,368	751,649	212%	0.62	166%	59%	2.79	3.2%	5.9%
	2023	2,120,716	2,657,568	125%	364	302,884	713,456	236%	0.53	165%	60%	2.76	3.2%	5.8%
	2024	1,873,571	2,458,719	131%	324	258,236	678,450	263%	0.50	164%	60%	2.73	3.2%	5.8%
	2025	1,640,597	2,271,521	138%	288	219,658	647,085	295%	0.47	164%	61%	2.71	3.2%	5.7%
	2026	1,431,287	2,097,042	147%	254	186,435	618,470	332%	0.44	164%	61%	2.69	3.3%	5.7%
	2027	1,244,415	1,936,567	156%	223	157,908	592,172	375%	0.41	164%	61%	2.67	3.3%	5.6%
	2028	1,078,521	1,788,436	166%	196	133,479	568,002	426%	0.39	164%	62%	2.66	3.3%	5.6%
	2029	931,982	1,653,126	177%	171	112,603	545,841	485%	0.37	164%	62%	2.65	3.3%	5.5%
	2030	803,096	1,533,510	191%	149	94,800	524,973	554%	0.34	164%	62%	2.64	3.3%	5.5%
	2031	689,945	1,423,988	206%	130	79,639	504,268	633%	0.33	164%	62%	2.63	3.3%	5.4%
	2032	591,256	1,321,557	224%	112	66,745	482,702	723%	0.31	164%	63%	2.62	3.4%	5.4%
	2033	505,412	1,227,116	243%	97	55,791	460,640	826%	0.29	165%	63%	2.62	3.4%	5.4%
	2034	430,782	1,139,971	265%	83	46,497	438,013	942%	0.28	165%	63%	2.62	3.4%	5.3%
	2035	366,113	1,059,821	289%	72	38,621	414,394	1073%	0.27	165%	63%	2.61	3.5%	5.3%
	2036	310,208	983,445	317%	61	31,952	389,376	1219%	0.26	165%	63%	2.61	3.5%	5.3%
	2037	261,998	907,717	346%	52	26,321	362,507	1377%	0.25	166%	64%	2.61	3.5%	5.2%
	2038	220,562	834,673	378%	44	21,575	334,934	1552%	0.24	166%	64%	2.60	3.6%	5.2%
	2039	184,969	765,032	414%	37	17,583	306,755	1745%	0.24	166%	64%	2.60	3.6%	5.2%
	2040	154,540	698,494	452%	32	14,240	278,184	1954%	0.23	166%	64%	2.60	3.7%	5.2%
	2041	128,545	632,095	492%	27	11,453	249,593	2179%	0.23	166%	64%	2.60	3.7%	5.1%
	2042	106,416	564,879	531%	22	9,141	221,070	2418%	0.22	167%	64%	2.60	3.7%	5.1%
	2043	87,670	498,700	569%	18	7,237	193,571	2675%	0.21	167%	64%	2.60	3.8%	5.1%
	2044	71,832	436,339	607%	15	5,679	167,472	2949%	0.21	167%	64%	2.60	3.8%	5.1%
	2045	58,519	378,416	647%	13	4,415	143,034	3240%	0.20	167%	64%	2.60	3.9%	5.1%
	2046	47,375	323,825	684%	10	3,399	120,525	3546%	0.19	167%	64%	2.60	3.8%	5.1%
	2047	38,108	271,432	712%	8	2,591	99,925	3857%	0.18	167%	64%	2.60	3.8%	5.1%
	2048	30,429	222,965	733%	7	1,954	81,767	4184%	0.18	167%	64%	2.60	3.8%	5.1%
	2049	24,116	181,262	752%	5	1,459	65,913	4519%	0.17	167%	64%	2.60	3.8%	5.2%
	2050	18,962	145,371	767%	4	1,077	52,411	4866%	0.16	167%	64%	2.60	3.8%	5.2%
	2051	14,786	114,482	774%	3	787	41,133	5227%	0.15	167%	64%	2.60	3.8%	5.2%
	2052	11,421	87,719	768%	3	569	31,757	5582%	0.14	167%	64%	2.60	3.8%	5.3%
	2053	8,740	65,311	747%	2	407	24,254	5965%	0.13	167%	64%	2.60	3.8%	5.3%
	2054	6,615	47,572	719%	2	287	18,338	6382%	0.11	167%	64%	2.60	3.9%	5.4%
	2055	4,956	33,395	674%	1	201	13,729	6832%	0.10	167%	64%	2.60	3.9%	5.5%
	2056	3,673	21,982	598%	1	139	10,182	7324%	0.08	167%	64%	2.60	3.9%	5.9%
	2057	2,686	12,955	482%	1	95	7,410	7789%	0.06	167%	64%	2.60	3.9%	5.7%
	2058	1,936	6,474	334%	0	64	5,372	8346%	0.04	167%	64%	2.60	3.9%	5.8%
	2059	1,375	2,380	173%	0	43	3,875	8995%	0.02	167%	64%	2.60	3.9%	5.9%
	2060	962	1,006	105%	0	29	2,787	9742%	0.01	167%	64%	2.60	3.9%	6.0%
	2061	659	272	41%	0	19	1,994	10683%	0.00	167%	64%	2.60	3.9%	6.0%
History		61,977,828	111,459,718	180%		41,854,100	28,354,244	68%	2.65	166%	59%	2.82		
Future		17,688,063	33,687,730	190%	3,242	2,270,375	11,168,004	492%	0.39	174%	411%	0.42		
Lifetime		79,665,890	145,147,448	182%		44,124,474	39,522,248	90%	2.03	167%	64%	2.60		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIB
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
Benefit Period Over Three Years

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
	Calendar Year	A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G Actual-to- Expected Ratio	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to- Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.5%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.5%	6.7%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.4%	6.7%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.4%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.4%	6.6%
	2000	2,100,767	2,385,449	114%		2,109,937	904,992	43%	2.65	54%	40%	1.33	4.3%	6.6%
	2001	2,825,569	1,829,633	65%		2,778,548	1,223,863	44%	1.47	57%	42%	1.37	4.3%	6.5%
	2002	3,339,610	4,857,560	145%		3,307,994	1,490,274	45%	3.23	80%	43%	1.88	4.2%	6.5%
	2003	3,746,537	2,991,246	80%		3,652,804	1,639,039	45%	1.78	80%	43%	1.85	4.2%	6.5%
	2004	3,612,308	6,903,658	191%		3,361,585	1,606,519	48%	4.00	99%	44%	2.24	4.1%	6.5%
	2005	3,388,041	3,686,217	109%		3,004,344	1,572,321	52%	2.08	100%	45%	2.21	4.0%	6.5%
	2006	3,209,508	3,923,267	113%		2,711,933	1,544,422	57%	1.98	101%	46%	2.19	4.0%	6.5%
	2007	3,056,439	5,180,269	169%		2,453,586	1,514,869	62%	2.75	107%	47%	2.26	4.0%	6.5%
	2008	2,912,021	6,116,038	210%		2,216,824	1,479,173	67%	3.15	115%	49%	2.37	4.0%	6.4%
	2009	2,725,666	11,054,788	406%		2,000,265	1,438,102	72%	5.64	133%	50%	2.68	4.0%	6.4%
	2010	2,544,026	7,400,389	291%		1,792,221	1,389,734	78%	3.75	141%	51%	2.79	4.0%	6.4%
	2011	2,210,903	8,867,919	401%		1,603,113	1,339,285	84%	4.80	152%	52%	2.95	3.9%	6.4%
	2012	2,183,001	4,883,387	224%		1,427,664	1,285,409	90%	2.48	155%	53%	2.95	3.9%	6.4%
	2013	2,301,760	6,006,914	261%		1,262,776	1,228,156	97%	2.68	159%	54%	2.97	3.9%	6.3%
Projected Future Experience (40 Years)	2014	2,359,276	6,163,348	261%		1,112,555	1,169,213	105%	2.49	163%	54%	2.99	3.9%	6.3%
	2015	2,359,983	4,192,931	178%		976,399	1,109,818	114%	1.56	163%	55%	2.96	3.9%	6.3%
	2016	2,421,033	8,023,164	331%		853,630	1,051,726	123%	2.69	169%	56%	3.01	3.9%	6.2%
	2017	2,389,683	2,955,196	124%		743,510	994,739	134%	0.92	167%	57%	2.95	3.9%	6.2%
	2018	2,243,063	4,805,017	214%		645,262	940,012	146%	1.47	169%	57%	2.94	3.8%	6.1%
	2019	2,196,381	4,553,631	207%		558,076	887,904	159%	1.39	170%	58%	2.93	3.8%	6.1%
	2020	2,222,181	3,128,976	141%		481,111	838,830	174%	0.81	169%	58%	2.89	3.3%	6.0%
	2021	2,257,163	1,174,618	52%	459	413,497	793,328	192%	0.27	166%	59%	2.82	3.1%	6.0%
	2022	2,178,312	2,880,590	132%	408	354,368	751,649	212%	0.62	166%	59%	2.79	3.2%	5.9%
	2023	2,483,961	2,614,164	105%	350	302,884	713,456	236%	0.45	164%	60%	2.75	3.2%	5.8%
	2024	3,157,614	2,310,502	73%	308	258,236	678,450	263%	0.28	162%	60%	2.69	3.2%	5.8%
	2025	2,808,703	2,122,910	76%	273	219,658	647,085	295%	0.26	160%	61%	2.64	3.2%	5.7%
	2026	2,450,363	1,953,167	80%	242	186,435	618,470	332%	0.24	159%	61%	2.60	3.3%	5.7%
	2027	2,130,439	1,797,750	84%	213	157,908	592,172	375%	0.23	158%	61%	2.57	3.3%	5.6%
	2028	1,846,429	1,655,077	90%	186	133,479	568,002	426%	0.21	157%	62%	2.54	3.3%	5.6%
	2029	1,595,554	1,525,419	96%	163	112,603	545,841	485%	0.20	156%	62%	2.52	3.3%	5.5%
	2030	1,374,900	1,411,121	103%	142	94,800	524,973	554%	0.19	156%	62%	2.50	3.3%	5.5%
	2031	1,181,185	1,306,927	111%	123	79,639	504,268	633%	0.17	156%	63%	2.49	3.3%	5.4%
	2032	1,012,230	1,209,789	120%	107	66,745	482,702	723%	0.17	155%	63%	2.48	3.4%	5.4%
	2033	865,266	1,120,699	130%	92	55,791	460,640	826%	0.16	155%	63%	2.47	3.4%	5.4%
	2034	737,499	1,038,867	141%	79	46,497	438,013	942%	0.15	155%	63%	2.46	3.4%	5.3%
	2035	626,786	963,873	154%	68	38,621	414,394	1073%	0.14	155%	63%	2.45	3.5%	5.3%
	2036	531,075	892,767	168%	58	31,952	389,376	1219%	0.14	155%	63%	2.45	3.5%	5.3%
	2037	448,540	822,676	183%	50	26,321	362,507	1377%	0.13	155%	64%	2.44	3.5%	5.2%
	2038	377,602	755,380	200%	42	21,575	334,934	1552%	0.13	155%	64%	2.44	3.6%	5.2%
	2039	316,666	691,439	218%	36	17,583	306,755	1745%	0.13	155%	64%	2.43	3.6%	5.2%
	2040	264,573	630,552	238%	30	14,240	278,184	1954%	0.12	155%	64%	2.43	3.7%	5.2%
	2041	220,069	569,989	259%	25	11,453	249,593	2179%	0.12	155%	64%	2.43	3.7%	5.1%
	2042	182,184	508,872	279%	21	9,141	221,070	2418%	0.12	156%	64%	2.43	3.7%	5.1%
	2043	150,091	448,843	299%	18	7,237	193,571	2675%	0.11	156%	64%	2.43	3.8%	5.1%
	2044	122,976	392,381	319%	15	5,679	167,472	2949%	0.11	156%	64%	2.43	3.8%	5.1%
	2045	100,184	340,029	339%	12	4,415	143,034	3240%	0.10	156%	64%	2.43	3.9%	5.1%
	2046	81,105	290,770	359%	10	3,399	120,525	3546%	0.10	156%	64%	2.43	3.8%	5.1%
	2047	65,241	243,566	373%	8	2,591	99,925	3857%	0.10	156%	64%	2.43	3.8%	5.1%
	2048	52,095	199,954	384%	6	1,954	81,767	4184%	0.09	156%	64%	2.42	3.8%	5.1%
	2049	41,286	162,463	394%	5	1,459	65,913	4519%	0.09	156%	64%	2.42	3.8%	5.2%
	2050	32,463	130,226	401%	4	1,077	52,411	4866%	0.08	156%	64%	2.42	3.8%	5.2%
	2051	25,313	102,505	405%	3	787	41,133	5227%	0.08	156%	64%	2.42	3.8%	5.2%
	2052	19,553	78,505	401%	3	569	31,757	5582%	0.07	156%	64%	2.42	3.8%	5.3%
	2053	14,964	58,422	390%	2	407	24,254	5965%	0.07	156%	64%	2.42	3.8%	5.3%
	2054	11,324	42,535	376%	2	287	18,338	6382%	0.06	156%	64%	2.42	3.9%	5.4%
	2055	8,485	29,847	352%	1	201	13,729	6832%	0.05	156%	64%	2.42	3.9%	5.5%
	2056	6,288	19,638	312%	1	139	10,182	7324%	0.04	156%	64%	2.42	3.9%	5.6%
	2057	4,599	11,569	252%	1	95	7,410	7789%	0.03	156%	64%	2.42	3.9%	5.7%
	2058	3,314	5,779	174%	0	64	5,372	8346%	0.02	156%	64%	2.42	3.9%	5.8%
	2059	2,354	2,123	90%	0	43	3,875	8995%	0.01	156%	64%	2.42	3.9%	5.9%
	2060	1,647	897	54%	0	29	2,787	9742%	0.01	156%	64%	2.42	3.9%	6.0%
	2061	1,128	242	21%	0	19	1,994	10683%	0.00	156%	64%	2.42	3.9%	6.0%
History		61,977,828	111,459,718	180%		41,854,100	28,354,244	68%	2.65	166%	59%	2.82		
Future		27,534,360	31,342,727	114%	3,108	2,270,375	11,168,004	492%	0.23	106%	411%	0.26		
Lifetime		89,512,188	142,802,446	160%		44,124,474	39,522,248	90%	1.78	156%	64%	2.42		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Mortality
<p>1983 Group Annuity Mortality (GAM) Table was used for form APRLTNQ</p> <p>1983 GAM Table with selection was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO</p> <p>1958 CSO Mortality Table was used for form A-PNH86</p> <p>1994 GAM Table (40% Male, 60% Female) with no selection was used for forms HHC 1/98, PRNHO, and QHHC</p> <p>110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC</p> <p>1980 CSO Table E (40% Male, 60% Female) was used for forms CERT-NHHH and NHHH-700</p>
Morbidity
<p>Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.</p>
Interest Rate
<p>6.75% for 10 years, declining linearly to 4.5% in years 20+ was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO</p> <p>5.5% was used for form A-PNH86</p> <p>6.5% was used for forms APRLTNQ, HHC 1/98, QHHC, and PRNHO</p> <p>7% was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC</p> <p>7% for 6 years, declining linearly to 5% in years 10+ was used for forms CERT-NHHH and NHHH-700</p>

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates							
Policy Form CERT-HHC, HHC-800, QC-HHC, and QI-HHC							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates						
Policy Form APRLTNQ					Policy Form PRNHO	
Year	Lapse Rates				Policy Year	Lapse Rates
	Issue Age					
	< 70	71 - 75	76 - 79	80+		
1	20.0%	16.0%	13.0%	10.0%	1	10.0%
2	15.0%	12.0%	10.0%	8.0%	2	8.0%
3	10.0%	8.0%	6.5%	5.0%	3	6.0%
4	5.0%	4.0%	3.3%	2.5%	4	5.0%
5+	4.0%	3.0%	2.5%	2.0%	5+	4.0%
Policy Forms CERT-NHHH and NHHH-700		Policy Form A-PNH86		Policy Form HHC 1/98 and QHHC		
Policy Year	Lapse Rates	Policy Year	Lapse Rates	Policy Year	Lapse Rates	
1	15.68%	1	22.9%	1	13.0%	
2	13.00%	2	12.0%	2	10.0%	
3	8.00%	3	7.0%	3	8.0%	
4	8.00%	4	7.0%	4	6.0%	
5	8.00%	5	7.0%	5+	5.0%	
6	7.00%	6	6.0%			
7	6.00%	7	5.0%			
8+	5.00%	8+	4.0%			

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO								
Male, 0 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
Female, 0 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)								
Male, 90 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
Female, 90 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)								
Male, 180 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
Female, 180 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit IV
American Progressive Life & Health Insurance Company of New York
Alternative 58/85 Test After Requested Increase
All Policy Forms

1	Accumulated value of initial earned premium	183,089,721	x	65%	=	119,855,782
2a	Accumulated value of earned premium	199,847,709				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	16,757,988	x	85%	=	14,244,290
3	Present value of future projected initial earned premium	5,433,156	x	65%	=	3,556,700
4a	Present value of future projected premium	29,344,213				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	23,911,058	x	85%	=	20,324,399
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					157,981,170
6a	Accumulated value of incurred claims without the inclusion of active life reserves					242,964,588
6b	Present value of future projected incurred claims without the inclusion of active life reserves					39,170,298
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					282,134,887
8	Test: 7 is not less than 5					Pass
<p><i>All values are accumulated or discounted at the average maximum valuation interest rate for contract reserves of 4.5%.</i></p> <p><i>The future projected incurred claims (item 6b) were increased by 20% to reflect assumptions with moderately adverse experience.</i></p> <p><i>Items 2a and 4a have been restated to reflect the Pennsylvania rate level.</i></p> <p>65% represents the greater of the original anticipated lifetime loss ratio or 58% as prescribed in Pennsylvania Code 89a.118(g)(2).</p>						

American Progressive Life & Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

The assumptions for mortality, voluntary lapse, and morbidity were developed by Milliman based on historical experience through December 31, 2020 with policy termination experience through March 31, 2021. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience of American Progressive Life & Health Insurance Company of New York. The methodology used to develop these assumptions is provided below.

Morbidity

The morbidity assumption was developed by creating claim costs from the Milliman 2020 *Long-Term Care Guidelines* (*Guidelines*) for each policy form or group of policy forms with similar plan designs. The *Guidelines* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed 900,000 claims and 63 million life years of exposure to develop these *Guidelines*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

Applied to the *Guidelines'* morbidity basis are multiplicative scalars reflecting actual experience. The morbidity scalars were developed for various cohorts by inspecting the progression of historical to projected calendar year values and smoothing the transition of annual and cumulative loss ratios from the historical period to the projection period. In developing the current scalars, premiums were restated to reflect no prior increases to prevent recent nationwide rate increases from lowering recent historical loss ratios.

Exhibit A provides the annual and cumulative loss ratios for the most recent five historical years and first five future projected years used in the development of the current morbidity scalars. Due to fluctuations in the historical incurred claims, we smoothed historical claim experience and also considered the cumulative loss ratios in setting the morbidity scalars. This exhibit shows the smooth transition from the historical to the projection period based on the pattern of the cumulative loss ratios as justification for the current morbidity scalars. This approach was necessary due to data limitations relating to accurately identifying policy duration of claim onset and is considered reasonable for this purpose. For cohorts that were not fully credible, the cohort scalar was credibility-weighted with the scalar of the aggregate-level experience. Exhibit A shows the loss ratios with the credibility-weighted scalar.

Persistency

Mortality

The mortality assumption for these forms is the 1994 Group Annuitant Mortality (GAM) table without selection or improvement with a 100% scalar applied. The 1994 GAM table was selected as it was the most conservative table for all forms required for reserve purposes.

The scalar is determined based on data through March 31, 2021 considering (1) the amount of premium on waiver and (2) the reasonability of the resulting ultimate lapse assumption. The amount of premium on waiver is an indicator of the proportion of in-force insureds that are on claim. Those on claim are expected to have higher mortality than those not on claim. Therefore, a higher percentage of premium on waiver (i.e. more policies in claim status relative to the total) is an indicator of higher overall mortality.

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Benefit Exhaustion

A benefit exhaustion rate assumption is applied to policies with non-lifetime benefit periods additively in conjunction with the base lapse assumption below. Benefit exhaustion rates are based on industry experience and are shown in the following table:

**Assumed Benefit Exhaustion Rates
by Attained Age and Benefit Period**

Attained Age	Benefit Exhaustion Rate		Attained Age	Benefit Exhaustion Rate	
	1-4 Years	5-7 Years		1-4 Years	5-7 Years
<= 66	0.0000	0.0000	85	0.0111	0.0081
67	0.0001	0.0001	86	0.0135	0.0097
68 - 70	0.0002	0.0001	87	0.0163	0.0117
71	0.0003	0.0002	88	0.0198	0.0141
72	0.0004	0.0002	89	0.0241	0.0168
73	0.0005	0.0003	90	0.0293	0.0201
74	0.0006	0.0003	91	0.0353	0.0239
75	0.0008	0.0004	92	0.0422	0.0283
76	0.0010	0.0005	93	0.0500	0.0334
77	0.0012	0.0007	94	0.0586	0.0391
78	0.0020	0.0013	95	0.0681	0.0455
79	0.0028	0.0020	96	0.0786	0.0529
80	0.0038	0.0027	97	0.0900	0.0611
81	0.0048	0.0035	98	0.1020	0.0700
82	0.0060	0.0044	99	0.1150	0.0800
83	0.0075	0.0055	100	0.1291	0.0913
84	0.0091	0.0067	101+	0.1291	0.0913

Lapse Rates

Insureds that have elected a nonforfeiture (NF) benefit or triggered a contingent benefit upon lapse (CBUL) are excluded from termination counts used in this study as these policies cannot lapse in the future (only terminate due to death or benefit expiry). They are included as exposures until the time of NF election, but subsequently excluded from the termination study to avoid skewing the results.

In developing the base lapse assumption from actual experience, a shock lapse rate assumption is applied to all policies that have received rate increases. The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Historic Shock Lapse Rates

Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

Historical shock lapse is assumed to be higher than the formula values above. This is due to desensitization after a number of rate increases has been implemented. The results of the termination study in the table below were adjusted based on the prevalence of shock lapses beyond what we would have expected in some calendar years.

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent ten years, and the associated credibility.

The following table provides the calendar year 2011 through 2020 experience used to determine the lapse assumption. The derived base lapses are equal to $1 - (1 - \text{total termination rate}) / ((1 - \text{expected mortality rate}) \times (1 -$

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Development and Justification of Current Assumptions

expected shock rate)) – expected benefit exhaustion rate. The expected mortality, benefit exhaustion, and shock lapse rates reflect those assumptions described above.

Calendar Year	Total Terminations			Expected Mortality		Expected Shock Lapse		Expected Benefit Exhaustion		Derived Base Lapse	
	Exposure	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate
2011	2,492	204	8.2%	137	5.5%	22	0.9%	9	0.4%	36	1.6%
2012	2,287	166	7.3%	133	5.8%	2	0.1%	9	0.4%	22	1.0%
2013	2,112	161	7.6%	129	6.1%	22	1.1%	8	0.4%	1	0.1%
2014	1,942	160	8.2%	124	6.4%	11	0.6%	9	0.4%	16	1.0%
2015	1,778	189	10.6%	120	6.8%	18	1.0%	8	0.5%	42	2.7%
2016	1,584	149	9.4%	112	7.1%	7	0.5%	8	0.5%	21	1.5%
2017	1,429	152	10.6%	106	7.4%	14	1.0%	7	0.5%	25	2.0%
2018	1,276	138	10.8%	97	7.6%	14	1.1%	7	0.5%	19	1.8%
2019	1,135	110	9.7%	92	8.1%	3	0.2%	7	0.6%	9	0.9%
2020	1,000	98	9.8%	85	8.5%	10	1.0%	7	0.7%	-4	-0.2%
Total ^[1]	17,036	1,527	9.0%	1,136	6.7%	123	0.7%	80	0.5%	188	1.3%

[1] Column totals may not equal the sum of the rows due to rounding.

As stated above, some calendar years were not given full weight due to higher actual shock lapses than assumed. The ultimate lapse rate was set to 1.25% based on actual recent experience, judgment and consistency with the derived lapse rate using experience data through December 31, 2020.

A description of the assumed credibility measure is described at the end of this appendix.

Rate Increase Dependent Assumptions

Shock Lapse

The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Projected Shock Lapse Rates	
Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

Reduced Benefit Options (RBO)

The reduction to premium and benefits due to RBO elections was derived from industry experience. We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims equal to 10% of the requested rate increase.

Adverse Selection

The adverse selection assumption was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that lapse or elect to reduce benefits will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

$$\begin{aligned} \text{PoolMorb} &= \text{AdvSelMorb} \times [(1 - \text{Additional Lapse} - \text{Reduced Benefits}) \\ &\quad + (1 - 25\%) \times (\text{Additional Lapse}) + (1 - 25\%) \times \text{Reduced Benefits}], \text{ where} \\ \text{PoolMorb} &= \text{morbidity of the pool before the rate increase} = 1.0 \\ \text{AdvSelMorb} &= \text{adverse morbidity of the remaining pool after the rate increase due to selective lapses} \end{aligned}$$

Solving the above for the adverse selection component results in the following formula:

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$$\text{AdvSelMorb} = 1 / (1 - 25\% \times \text{Additional Lapse} - 25\% \times \text{Reduced Benefits})$$

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$, with events defined as policy terminations, deaths, derived voluntary lapses, or claims. A credibility standard of a 90% confidence interval for the number of events with an error that varies by event was chosen. The table below provides the confidence interval and criterion for full credibility.

Events	Credibility Standard Confidence Interval	Credibility Threshold
Policy Termination	+/-5.0%	1,082
Death	+/-7.5%	481
Derived Voluntary Lapse	+/-10.0%	271
Claims	+/-10.0%	271

American Progressive Life Health Insurance Company of New York
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Development and Justification of Current Assumptions

Exhibit A-a
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Three Years or Less

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2017	223%	63%	25		
2018	284%	65%	27	1.27	1.03
2019	235%	66%	18	0.83	1.02
2020	216%	67%	9	0.92	1.01
2021	343%	69%	12	1.59	1.02
2022	331%	70%		0.97	1.02
2023	363%	71%		1.10	1.02
2024	399%	73%		1.10	1.02
2025	440%	74%		1.10	1.01
2026	483%	75%		1.10	1.01
5 Year Claim Count Total:			91		
Credibility:			58%		

Exhibit A-b
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Over Three Years

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2017	234%	176%	32		
2018	465%	180%	38	1.99	1.02
2019	467%	183%	41	1.00	1.02
2020	375%	185%	21	0.80	1.01
2021	157%	184%	10	0.42	1.00
2022	433%	186%		2.75	1.01
2023	453%	188%		1.04	1.01
2024	476%	189%		1.05	1.01
2025	503%	190%		1.06	1.01
2026	532%	192%		1.06	1.01
5 Year Claim Count Total:			142		
Credibility:			72%		

American Progressive Life & Health Insurance Company of New York

**Supplement to the Actuarial Memorandum
November 29, 2022**

Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Title 40 P.S. Insurance Section 3801.303(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It also provides information generally requested by the Department in its review of long-term care insurance rate filings. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Title 40 P.S. Section 3801.303(c)

We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached Actuarial Memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing. A rate increase is considered an effective way to reduce projected losses.

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	31%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 65% rate increase at this time.

Nine increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.

American Progressive Life & Health Insurance Company of New York

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November 29, 2022**

5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

8. The following increase was approved in October 2020 and implemented beginning February 2021.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	0%
Rate Stability (on or after 9/16/2002)	20%

9. A 20% increase was approved in January 2022 and implemented beginning April 2022.

No policyholder received more than one increase in a 12-month period.

The company is not currently issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedule by the new business rate schedules is not applicable.

Existing rates and revised rates are enclosed with this filing as prepared by American Progressive. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. Written premiums are not available prior to 1996 and were estimated based on the portion of written premiums from 1996 through 2012 relative to earned premiums. The premiums in Attachments 1 and 2 to this supplement have been restated to reflect the Pennsylvania rate level.

Attachment 3 provides Pennsylvania-specific experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 4 provides Pennsylvania-specific experience showing written premium and paid claims, both with and without the requested rate increase. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): In Pennsylvania, there has been a cumulative increase of 261% implemented on the above-listed forms. These increases were implemented from 2013 through 2022.

(2)(ii)(B): Table 1 shows the commission scales by policy duration. All commissions are paid on the original gross premium. There are no commissions paid on waived premium or rate increase premium. A one-time \$25 fee is 100% commissionable to the marketing organization. The Direct Writing Agent commission cannot exceed 50% in the first policy year and 10% in renewal years.

**Table 1
Commission Rates by Issue Age**

Policy Year	Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80-85
1 ^[1]	95.0%	90.0%	85.0%	80.0%	75.0%	70.0%	65.0%
2-3	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
4-10	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
11+ ^[2]	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

[1] For PRNHOQ, et al. policies issued on or after September 16, 2002, first year commissions were 5% higher.

[2] 17.5% non-vested service fee in years 11+ assumed to equate to 7.0% effective rate.

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(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required. The premiums in Attachment 6 to this supplement have been restated to reflect the Pennsylvania rate level.

(2)(ii)(D): We understand that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): Proposed rate tables intended to comply with this subsection are included with this filing as prepared by American Progressive.

4. Demonstration of Compliance with Generally Requested Information

Attachment 8 to this supplement provides information similar to Exhibit I of the actuarial memorandum except that premiums have been restated to reflect the current Pennsylvania rate level from inception. Attachment 8 is provided in the enclosed Excel workbook as generally requested.

We understand that the purpose for requesting premiums restated to the current level from inception may be to test whether the company is recouping past losses with the requested increase. This approach is one of the most restrictive as it assumes the company could have had the knowledge that it has now at the time of issue. A number of methods exist to quantify or demonstrate whether an increase may be recouping past losses and we offer the following for your consideration.

The subject and definition of "recoupment of past losses" was discussed by the NAIC Health Actuarial Task Force (HATF) in the development of the 2014 Long-Term Care Model Regulation (Model Regulation). The Model Regulation contemplates recouping past losses in Section 20.1.C(3) for newly issued policies. Specifically, recouping past losses is limited by not allowing prior claims in excess of expected claims in the loss ratio test. In developing the Model Regulation, HATF explored alternative variations of "not recouping past losses" before ultimately settling on the approach outlined here.

To demonstrate a rate increase is not recouping past losses under this approach, actuaries must use the lesser of actual and expected past claims in demonstrating compliance with loss ratio and rate stability requirements.

The company is requesting an increase amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level (consistent with the HATF definition). Table 2 below provides a demonstration that the requested increase is not recouping past losses under the HATF approach. The values in Table 2 are based on the interest-adjusted values in Exhibits I and II of the actuarial memorandum.

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**Table 2
Rate Increase Justification
Nationwide Experience After Requested increase
(\$ values in 000s)**

Period	Actual/Projected Experience			Expected Loss Ratio	Actual to Expected	Adjusted Incurred Claims ^[1]	Adjusted Loss Ratio	Adjusted Actual to Expected
	Earned Premiums	Incurred Claims	Loss Ratio					
All Benefit Periods								
Historical	\$190,367	\$230,406	121%	58%	2.09	\$110,056	58%	1.00
Future	\$31,162	\$35,047	112%	454%	0.25	\$35,047	112%	0.25
Lifetime	\$221,529	\$265,453	120%	64%	1.88	\$145,104	66%	1.03
Benefit Periods of Three Years or Less								
Historical	\$84,316	\$53,964	64%	56%	1.14	\$47,336	56%	1.00
Future	\$8,875	\$11,340	128%	520%	0.25	\$11,340	128%	0.25
Lifetime	\$93,192	\$65,304	70%	63%	1.11	\$58,676	63%	1.00
Benefit Periods Over Three Years								
Historical	\$106,051	\$176,443	166%	59%	2.82	\$62,525	59%	1.00
Future	\$22,287	\$23,707	106%	411%	0.26	\$23,707	106%	0.26
Lifetime	\$128,338	\$200,150	156%	64%	2.42	\$86,232	67%	1.04

[1] Historical claims capped at the expected level

Attachment 9 to this supplement provides a status listing that includes the rate increases proposed and filed by state departments of insurance.

5. Description of Enclosures

Attachment 1: Nationwide Actual and Projected Experience
Attachment 2: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 3: Pennsylvania-Specific Actual and Projected Experience
Attachment 4: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 5: Nationwide and Pennsylvania-Specific Claims and Reserve Balances
Attachment 6: Nationwide Actual and Projected Experience by Duration
Attachment 7: Pennsylvania-Specific Actual and Projected Experience by Duration
Attachment 8: Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception
Attachment 9: Status Listing

Enclosures: Numeric Exhibits and Attachments in Excel

Attachment 1
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates[2]	
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H = C / G	I	J	K = I / J	L	M
		Earned Premium[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to- Expected Ratio	Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to- Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	4.9%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		820,937	34,137	39%	0.62	18%	30%	0.59	4.8%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.7%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.6%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.5%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	35%	0.51	24%	41%	0.60	4.4%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.4%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	3,032,844	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.3%	6.5%
	2001	4,979,085	3,100,460	62%		4,507,414	1,973,354	44%	1.42	45%	43%	1.06	4.3%	6.5%
	2002	5,880,873	5,601,824	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.2%	6.5%
	2003	6,592,555	4,848,316	74%		5,958,007	2,551,779	43%	1.72	60%	43%	1.38	4.2%	6.4%
	2004	6,607,301	7,709,400	120%		5,603,022	2,531,022	45%	1.85	69%	44%	1.57	4.1%	6.4%
	2005	5,962,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.0%	6.4%
	2006	5,553,400	5,827,483	105%		4,448,332	2,449,380	55%	1.91	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,188,866	118%		3,993,643	2,402,832	60%	1.95	78%	46%	1.69	4.0%	6.4%
	2008	4,969,690	8,223,222	165%		3,583,748	2,343,350	65%	2.53	84%	47%	1.78	4.0%	6.4%
	2009	4,564,276	13,157,374	288%		3,217,801	2,277,020	71%	4.07	96%	48%	1.97	4.0%	6.3%
	2010	4,226,554	8,578,673	203%		2,874,277	2,203,786	77%	2.65	101%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,118,172	274%		2,564,985	2,130,428	83%	3.30	107%	50%	2.13	3.9%	6.3%
	2012	3,602,968	6,007,200	167%		2,281,143	2,055,140	90%	1.85	109%	51%	2.13	3.9%	6.2%
	2013	3,688,754	7,265,985	197%		2,018,435	1,978,104	98%	2.01	112%	52%	2.15	3.9%	6.2%
Projected Future Experience (40 Years)	2014	3,762,176	7,785,975	207%		1,780,037	1,900,640	107%	1.94	115%	53%	2.17	3.9%	6.2%
	2015	3,757,799	5,128,003	136%		1,564,572	1,823,836	117%	1.17	116%	54%	2.15	3.9%	6.1%
	2016	3,788,700	9,586,656	253%		1,370,672	1,749,713	128%	1.98	119%	55%	2.19	3.9%	6.1%
	2017	3,791,372	4,596,833	121%		1,196,924	1,678,452	140%	0.86	119%	55%	2.16	3.9%	6.0%
	2018	3,579,506	6,546,257	183%		1,041,698	1,610,923	155%	1.18	121%	56%	2.16	3.8%	5.9%
	2019	3,482,413	5,897,267	169%		904,196	1,586,196	175%	0.94	121%	57%	2.15	3.8%	5.9%
	2020	3,436,531	4,153,014	121%		782,369	1,485,914	190%	0.64	122%	57%	2.13	3.3%	5.8%
	2021	3,503,714	2,635,077	75%	766	675,014	1,428,526	212%	0.36	121%	58%	2.09	3.1%	5.8%
	2022	3,451,493	4,184,351	121%	675	580,752	1,374,597	237%	0.51	121%	58%	2.07	3.2%	5.7%
	2023	3,339,301	3,898,294	117%	598	498,280	1,323,774	266%	0.44	121%	59%	2.06	3.2%	5.6%
	2024	2,929,986	3,636,992	124%	528	426,351	1,274,747	299%	0.42	121%	59%	2.04	3.2%	5.6%
	2025	2,546,805	3,383,966	133%	464	363,811	1,227,817	337%	0.39	121%	60%	2.03	3.2%	5.5%
	2026	2,203,949	3,139,110	142%	406	308,583	1,187,583	382%	0.37	121%	60%	2.02	3.2%	5.5%
	2027	1,989,481	2,909,163	153%	354	262,688	1,135,250	432%	0.35	122%	61%	2.01	3.3%	5.5%
	2028	1,630,893	2,693,628	165%	307	222,242	1,089,776	490%	0.34	122%	61%	2.00	3.3%	5.4%
	2029	1,395,206	2,492,079	179%	266	187,436	1,043,613	557%	0.32	122%	61%	1.99	3.3%	5.4%
	2030	1,189,388	2,306,298	194%	229	157,559	996,634	633%	0.31	122%	62%	1.99	3.3%	5.3%
	2031	1,010,284	2,131,066	211%	197	131,974	947,552	718%	0.29	123%	62%	1.99	3.3%	5.3%
	2032	855,419	1,965,084	230%	168	110,119	896,017	814%	0.28	123%	62%	1.98	3.4%	5.3%
	2033	722,050	1,809,905	251%	143	91,499	843,155	921%	0.27	123%	62%	1.98	3.4%	5.2%
	2034	607,458	1,664,273	274%	122	75,686	788,815	1042%	0.26	124%	63%	1.98	3.4%	5.2%
	2035	509,404	1,527,846	300%	103	62,300	733,118	1177%	0.25	124%	63%	1.98	3.5%	5.2%
	2036	425,769	1,398,308	328%	87	51,009	675,996	1325%	0.25	124%	63%	1.97	3.5%	5.2%
	2037	354,667	1,272,968	359%	73	41,530	617,649	1487%	0.24	124%	63%	1.97	3.5%	5.1%
	2038	294,465	1,154,230	392%	61	33,605	559,511	1665%	0.24	125%	63%	1.97	3.6%	5.1%
	2039	243,591	1,043,037	428%	51	27,010	502,036	1859%	0.23	125%	63%	1.97	3.6%	5.1%
	2040	200,786	937,594	467%	43	21,557	445,790	2068%	0.23	125%	63%	1.97	3.7%	5.1%
	2041	164,824	836,199	507%	35	17,074	391,616	2294%	0.22	125%	63%	1.97	3.7%	5.1%
	2042	134,725	737,335	547%	29	13,415	339,711	2532%	0.22	125%	64%	1.97	3.7%	5.1%
	2043	109,629	643,013	587%	24	10,451	291,316	2787%	0.21	125%	64%	1.97	3.8%	5.1%
	2044	88,760	555,838	626%	20	8,069	246,777	3058%	0.20	125%	64%	1.97	3.8%	5.1%
	2045	71,484	476,307	666%	16	6,172	206,254	3341%	0.20	126%	64%	1.97	3.8%	5.1%
	2046	57,233	403,334	705%	13	4,676	170,047	3637%	0.19	126%	64%	1.97	3.8%	5.1%
	2047	45,548	335,073	736%	11	3,508	138,029	3935%	0.19	126%	64%	1.97	3.8%	5.1%
	2048	35,998	273,412	780%	8	2,605	110,519	4242%	0.18	126%	64%	1.97	3.8%	5.1%
	2049	28,249	220,669	781%	7	1,915	87,227	4554%	0.17	126%	64%	1.97	3.8%	5.1%
	2050	22,002	175,975	800%	5	1,394	67,850	4867%	0.16	126%	64%	1.97	3.8%	5.2%
	2051	16,999	138,116	812%	4	1,004	52,078	5185%	0.16	126%	64%	1.97	3.8%	5.2%
	2052	13,017	105,493	810%	3	717	39,326	5488%	0.15	126%	64%	1.97	3.8%	5.3%
	2053	9,876	78,514	795%	2	506	29,380	5807%	0.14	126%	64%	1.97	3.8%	5.3%
	2054	7,411	57,137	771%	2	354	21,744	6149%	0.13	126%	64%	1.97	3.9%	5.4%
	2055	5,506	40,206	730%	1	245	15,936	6506%	0.11	126%	64%	1.97	3.9%	5.5%
	2056	4,045	26,725	661%	1	168	11,603	6906%	0.10	126%	64%	1.97	3.9%	5.6%
	2057	2,932	16,137	550%	1	114	8,314	7289%	0.08	126%	64%	1.97	3.9%	5.6%
	2058	2,095	8,548	408%	1	77	5,939	7747%	0.05	126%	64%	1.97	3.9%	5.7%
	2059	1,475	3,683	250%	0	51	4,228	8296%	0.03	126%	64%	1.97	3.9%	5.8%
	2060	1,023	1,792	175%	0	34	3,007	8958%	0.02	126%	64%	1.97	3.9%	5.9%
	2061	695	726	104%	0	22	2,126	9791%	0.01	126%	64%	1.97	3.9%	6.0%
History		107,261,133	144,177,582	134%		69,743,899	46,813,601	67%	2.00	121%	58%	2.09		
Future		26,633,621	48,683,024	183%	5,063	3,727,561	19,900,222	534%	0.34	167%	454%	0.37		
Lifetime		133,894,754	192,860,606	144%		73,471,460	66,713,823	91%	1.59	126%	64%	1.97		

[1] Premium restated to reflect the Pennsylvania rate leve
[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation dat

Attachment 1
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates[2]	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	4.9%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,650	24%		88,494	34,137	39%	0.51	18%	30%	0.59	4.8%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.7%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.6%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.5%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	5.5%
	1997	1,395,816	277,659	20%		820,937	323,513	39%	0.51	24%	41%	0.60	4.4%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.4%	6.0%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	3,032,844	77%		3,482,131	1,522,888	44%	1.76	40%	42%	0.94	4.3%	6.5%
	2001	4,979,085	3,100,460	62%		4,507,414	1,973,354	44%	1.42	45%	43%	1.06	4.3%	6.5%
	2002	5,880,873	5,601,824	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.2%	6.5%
	2003	6,592,555	4,848,316	74%		5,958,007	2,551,779	43%	1.72	60%	43%	1.38	4.2%	6.4%
	2004	6,427,301	7,708,400	120%		5,603,022	2,531,331	45%	2.66	51%	44%	1.57	4.1%	6.4%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.0%	6.4%
	2006	5,553,400	5,827,483	105%		4,448,332	2,449,380	55%	1.91	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,188,866	118%		3,993,643	2,402,832	60%	1.95	78%	46%	1.69	4.0%	6.4%
	2008	4,969,690	8,223,222	165%		3,583,748	2,343,350	65%	2.53	84%	47%	1.78	4.0%	6.4%
	2009	4,564,276	13,157,374	288%		3,217,801	2,277,020	71%	4.07	96%	48%	1.97	4.0%	6.3%
	2010	4,226,554	8,578,673	203%		2,874,277	2,203,786	77%	2.65	101%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,118,172	274%		2,564,985	2,130,428	83%	3.30	107%	50%	2.13	3.9%	6.3%
	2012	3,602,368	6,007,260	167%		2,281,143	2,055,140	90%	2.66	51%	52%	2.13	3.9%	6.2%
	2013	3,688,754	7,265,985	197%		2,018,435	1,978,104	98%	2.01	112%	52%	2.15	3.9%	6.2%
Projected Future Experience (40 Years)	2014	3,762,176	7,785,975	207%		1,780,037	1,900,640	107%	1.94	115%	53%	2.17	3.9%	6.2%
	2015	3,757,799	5,128,003	136%		1,564,572	1,823,836	117%	1.17	116%	54%	2.15	3.9%	6.1%
	2016	3,788,700	9,586,656	253%		1,370,672	1,749,713	128%	1.98	119%	55%	2.19	3.9%	6.1%
	2017	3,791,372	4,596,833	121%		1,196,924	1,678,452	140%	0.86	119%	55%	2.16	3.9%	6.0%
	2018	3,579,506	6,548,257	183%		1,041,898	1,610,923	155%	1.18	121%	56%	2.16	3.8%	5.9%
	2019	3,480,413	5,907,657	169%		977,186	1,485,914	150%	0.98	121%	57%	2.15	3.8%	5.9%
	2020	3,436,531	4,153,014	121%		782,369	1,485,914	190%	0.64	122%	57%	2.13	3.3%	5.8%
	2021	3,503,714	2,635,077	75%	766	675,014	1,428,526	212%	0.36	121%	58%	2.09	3.1%	5.8%
	2022	3,451,493	4,184,351	121%	675	580,752	1,374,597	237%	0.51	121%	58%	2.07	3.2%	5.7%
	2023	3,770,995	3,846,452	102%	580	498,280	1,323,774	266%	0.38	121%	59%	2.05	3.2%	5.6%
	2024	4,455,619	3,458,031	78%	507	426,351	1,274,747	299%	0.26	120%	59%	2.02	3.2%	5.6%
	2025	3,930,027	3,204,086	82%	446	363,811	1,227,817	337%	0.24	119%	60%	1.99	3.2%	5.5%
	2026	3,405,929	2,965,650	87%	390	302,583	1,181,520	392%	0.22	119%	61%	1.97	3.3%	5.5%
	2027	2,941,184	2,741,204	93%	340	262,688	1,135,250	432%	0.22	118%	61%	1.96	3.3%	5.5%
	2028	2,530,075	2,532,359	100%	295	222,242	1,089,776	490%	0.20	118%	61%	1.94	3.3%	5.4%
	2029	2,168,866	2,337,814	108%	255	187,436	1,043,613	557%	0.19	118%	61%	1.93	3.3%	5.4%
	2030	1,852,997	2,158,850	117%	220	157,559	996,634	633%	0.18	118%	62%	1.92	3.3%	5.3%
	2031	1,577,655	1,990,456	126%	189	131,974	947,552	718%	0.18	118%	62%	1.91	3.3%	5.3%
	2032	1,339,173	1,831,528	137%	161	110,119	896,017	814%	0.17	118%	62%	1.90	3.4%	5.3%
	2033	1,133,388	1,683,383	149%	137	91,499	843,155	921%	0.16	118%	62%	1.90	3.4%	5.2%
	2034	956,163	1,544,769	162%	117	75,686	788,815	1042%	0.16	118%	63%	1.89	3.4%	5.2%
	2035	804,130	1,415,222	176%	99	62,300	733,118	1177%	0.15	119%	63%	1.89	3.5%	5.2%
	2036	674,100	1,292,646	192%	83	51,009	675,996	1325%	0.14	119%	63%	1.89	3.5%	5.2%
	2037	563,232	1,174,575	209%	70	41,530	617,649	1487%	0.14	119%	63%	1.89	3.5%	5.1%
	2038	469,069	1,063,127	227%	59	33,605	559,511	1665%	0.14	119%	63%	1.88	3.6%	5.1%
	2039	389,221	959,066	246%	49	27,010	502,036	1859%	0.13	119%	63%	1.88	3.6%	5.1%
	2040	321,810	860,649	267%	41	21,557	445,790	2068%	0.13	119%	63%	1.88	3.7%	5.1%
	2041	264,969	766,348	289%	34	17,074	391,616	2294%	0.13	119%	63%	1.88	3.7%	5.1%
	2042	217,220	674,739	311%	28	13,415	339,711	2532%	0.12	119%	64%	1.88	3.7%	5.1%
	2043	177,269	587,607	331%	23	10,451	291,316	2787%	0.12	120%	64%	1.88	3.8%	5.1%
	2044	143,927	507,261	352%	19	8,069	246,777	3058%	0.12	120%	64%	1.88	3.8%	5.1%
	2045	116,231	434,119	373%	15	6,172	206,254	3341%	0.11	120%	64%	1.88	3.8%	5.1%
	2046	93,307	367,180	394%	13	4,676	170,047	3637%	0.11	120%	64%	1.88	3.8%	5.1%
	2047	74,449	304,718	409%	10	3,508	138,029	3935%	0.10	120%	64%	1.88	3.8%	5.1%
	2048	58,987	248,422	421%	8	2,605	110,519	4242%	0.10	120%	64%	1.88	3.8%	5.1%
	2049	46,402	200,321	432%	6	1,915	87,227	4554%	0.09	120%	64%	1.88	3.8%	5.1%
	2050	36,225	159,624	441%	5	1,394	67,850	4867%	0.09	120%	64%	1.88	3.8%	5.2%
	2051	28,053	125,205	446%	4	1,004	52,078	5185%	0.09	120%	64%	1.88	3.8%	5.3%
	2052	21,528	95,574	444%	3	717	39,326	5488%	0.08	120%	64%	1.88	3.8%	5.3%
	2053	16,369	71,101	434%	2	506	29,380	5807%	0.07	120%	64%	1.88	3.8%	5.3%
	2054	12,310	51,720	420%	2	354	21,744	6149%	0.07	120%	64%	1.88	3.9%	5.4%
	2055	9,165	36,387	397%	1	245	15,936	6508%	0.06	120%	64%	1.88	3.9%	5.5%
	2056	6,748	24,193	359%	1	168	11,603	6906%	0.05	120%	64%	1.88	3.9%	5.6%
	2057	4,903	14,625	298%	1	114	8,314	7289%	0.04	120%	64%	1.88	3.9%	5.6%
	2058	3,511	7,770	221%	1	77	5,939	7747%	0.03	120%	64%	1.88	3.9%	5.7%
	2059	2,478	3,374	136%	0	51	4,228	8296%	0.02	120%	64%	1.88	3.9%	5.8%
	2060	1,723	1,652	96%	0	34	3,007	8958%	0.01	120%	64%	1.88	3.9%	5.9%
	2061	1,173	678	58%	0	22	2,126	9791%	0.01	120%	64%	1.88	3.9%	6.0%
History		107,261,133	144,177,582	134%		69,743,899	46,813,601	67%	2.00	121%	58%	2.09		
Future		38,072,673	45,926,745	121%	4,890	3,727,561	19,900,222	534%	0.23	112%	454%	0.25		
Lifetime		145,333,806	190,104,327	131%		73,471,460	66,713,823	91%	1.44	120%	64%	1.88		

[1] Premium restated to reflect the Pennsylvania rate leve

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation dat

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1987	54,346	631	1%	1%	291,662	3,387	1%	1%	5.0%	5.3668
	1988	127,922	3,425	3%	2%	643,496	17,228	3%	2%	4.9%	5.0304
	1989	148,831	8,485	6%	4%	701,754	40,007	6%	4%	4.9%	4.7151
	1990	144,345	14,453	10%	6%	637,946	63,877	10%	5%	4.8%	4.4196
	1991	135,464	20,511	15%	8%	561,173	84,968	15%	7%	4.8%	4.1426
	1992	126,515	26,255	21%	10%	491,251	101,945	21%	9%	4.7%	3.8830
	1993	115,461	31,334	27%	12%	420,232	114,044	27%	11%	4.6%	3.6396
	1994	104,183	35,602	34%	15%	355,420	121,457	34%	13%	4.6%	3.4115
	1995	93,765	39,325	42%	17%	301,735	126,547	42%	15%	4.5%	3.2180
	1996	1,011,581	53,521	5%	11%	3,090,143	163,494	5%	11%	4.5%	3.0548
	1997	1,578,969	111,876	7%	9%	4,578,727	324,420	7%	10%	4.4%	2.8998
	1998	2,554,343	312,772	12%	11%	7,031,426	860,977	12%	11%	4.4%	2.7527
	1999	3,373,725	381,371	11%	11%	8,815,910	996,564	11%	11%	4.4%	2.6131
	2000	4,261,087	749,246	18%	13%	10,569,900	1,858,554	18%	13%	4.3%	2.4806
	2001	5,271,493	1,197,968	23%	16%	12,413,016	2,820,907	23%	15%	4.3%	2.3547
	2002	6,101,509	2,045,680	34%	20%	13,638,734	4,572,720	34%	19%	4.2%	2.2353
	2003	6,610,386	2,479,947	38%	24%	14,026,742	5,262,261	38%	22%	4.2%	2.1219
	2004	6,364,828	3,501,726	55%	29%	12,820,643	7,053,509	55%	27%	4.1%	2.0143
	2005	5,867,239	3,908,591	67%	34%	11,218,894	7,473,713	67%	31%	4.0%	1.9121
	2006	5,597,362	4,608,355	82%	39%	10,225,382	8,418,643	82%	36%	4.0%	1.8268
	2007	5,171,848	5,688,644	110%	46%	9,084,657	9,992,440	110%	41%	4.0%	1.7566
	2008	4,797,570	6,413,515	134%	53%	8,103,092	10,832,422	134%	47%	4.0%	1.6890
	2009	4,422,277	8,070,109	182%	62%	7,181,945	13,106,161	182%	54%	4.0%	1.6240
	2010	4,204,636	9,219,505	219%	72%	6,565,853	14,396,947	219%	62%	4.0%	1.5616
Projected Future Experience (40 Years)	2011	3,695,858	9,386,433	254%	81%	5,549,383	14,093,862	254%	69%	3.9%	1.5015
	2012	3,490,869	9,497,505	272%	90%	5,039,989	13,712,153	272%	76%	3.9%	1.4438
	2013	3,614,137	9,594,499	265%	98%	5,017,268	13,319,413	265%	82%	3.9%	1.3882
	2014	3,669,792	9,139,147	249%	105%	4,899,264	12,200,991	249%	87%	3.9%	1.3350
	2015	3,699,718	8,766,429	237%	110%	4,751,218	11,257,941	237%	91%	3.9%	1.2842
	2016	3,791,477	8,819,934	233%	115%	4,685,023	10,898,546	233%	95%	3.9%	1.2357
	2017	3,722,878	8,447,346	227%	120%	4,425,844	10,042,402	227%	98%	3.9%	1.1888
	2018	3,604,008	8,154,155	226%	124%	4,103,943	9,285,269	226%	101%	3.8%	1.1387
	2019	3,480,777	8,558,438	246%	128%	3,793,769	9,328,014	246%	104%	3.5%	1.0899
	2020	3,425,786	7,557,613	221%	131%	3,595,380	7,931,753	221%	106%	3.3%	1.0495
	2021	3,370,684	7,177,001	213%	134%	3,422,863	7,288,102	213%	108%	3.1%	1.0155
	2022	3,504,204	6,476,726	185%	135%	3,449,710	6,376,007	185%	109%	3.2%	0.9844
	2023	3,380,305	6,410,830	190%	137%	3,224,281	6,114,928	190%	110%	3.2%	0.9538
	2024	2,957,076	6,142,682	208%	139%	2,731,800	5,674,719	208%	112%	3.2%	0.9238
	2025	2,562,427	5,535,920	216%	140%	2,291,968	4,951,615	216%	113%	3.2%	0.8945
	2026	2,210,920	4,681,080	212%	142%	1,914,203	4,052,855	212%	114%	3.3%	0.8658
	2027	1,899,970	3,915,105	206%	143%	1,592,055	3,280,611	206%	115%	3.3%	0.8379
	2028	1,626,633	3,474,251	214%	143%	1,319,581	2,818,431	214%	115%	3.3%	0.8112
	2029	1,387,677	3,184,591	229%	144%	1,089,921	2,501,269	229%	116%	3.3%	0.7854
	2030	1,179,769	3,062,777	260%	145%	896,249	2,326,737	260%	116%	3.3%	0.7597
	2031	999,452	2,920,321	292%	147%	733,203	2,142,360	292%	117%	3.3%	0.7336
	2032	844,123	2,565,564	304%	148%	597,230	1,815,176	304%	118%	3.4%	0.7075
	2033	710,731	2,404,306	338%	149%	484,675	1,639,588	338%	118%	3.4%	0.6819
	2034	596,555	2,241,935	376%	150%	391,804	1,472,454	376%	119%	3.4%	0.6568
	2035	499,098	2,081,733	417%	151%	315,327	1,315,224	417%	119%	3.5%	0.6318
	2036	416,173	1,926,180	463%	152%	252,605	1,169,137	463%	119%	3.5%	0.6070
	2037	345,920	1,776,314	514%	153%	201,445	1,034,430	514%	120%	3.5%	0.5823
	2038	286,545	1,632,593	570%	153%	159,940	911,263	570%	120%	3.6%	0.5582
	2039	236,536	1,495,414	632%	154%	126,541	800,011	632%	120%	3.6%	0.5350
	2040	194,521	1,364,892	702%	155%	99,753	699,934	702%	121%	3.7%	0.5128
	2041	159,332	1,240,817	779%	156%	78,328	609,988	779%	121%	3.7%	0.4916
	2042	129,910	1,122,859	864%	157%	61,232	529,254	864%	121%	3.7%	0.4713
	2043	105,447	1,010,526	958%	157%	47,658	456,722	958%	121%	3.8%	0.4520
	2044	85,154	904,057	1062%	158%	36,907	391,837	1062%	121%	3.8%	0.4334
	2045	68,394	803,915	1175%	158%	28,442	334,313	1175%	122%	3.8%	0.4159
	2046	54,603	710,377	1301%	159%	21,810	283,743	1301%	122%	3.8%	0.3994
	2047	43,324	623,224	1439%	159%	16,638	239,336	1439%	122%	3.8%	0.3840
	2048	34,132	542,185	1588%	160%	12,612	200,338	1588%	122%	3.8%	0.3695
	2049	26,702	467,704	1752%	160%	9,497	166,348	1752%	122%	3.8%	0.3557
	2050	20,730	400,201	1931%	160%	7,097	137,004	1931%	122%	3.8%	0.3423
	2051	15,965	339,685	2128%	160%	5,258	111,868	2128%	122%	3.8%	0.3293
	2052	12,185	285,752	2345%	161%	3,859	90,502	2345%	122%	3.8%	0.3167
	2053	9,213	237,892	2582%	161%	2,806	72,459	2582%	122%	3.8%	0.3046
	2054	6,897	195,959	2841%	161%	2,020	57,400	2841%	122%	3.9%	0.2929
	2055	5,113	159,747	3125%	161%	1,440	45,001	3125%	122%	3.9%	0.2817
	2056	3,748	128,777	3436%	161%	1,015	34,887	3436%	122%	3.9%	0.2709
	2057	2,712	102,499	3779%	161%	707	26,705	3779%	122%	3.9%	0.2605
	2058	1,936	80,430	4154%	161%	485	20,152	4154%	122%	3.9%	0.2506
	2059	1,360	62,219	4573%	161%	328	14,992	4573%	122%	3.9%	0.2410
	2060	945	47,618	5038%	161%	219	11,034	5038%	122%	3.9%	0.2317
	2061	643	36,213	5629%	161%	143	8,070	5629%	122%	3.9%	0.2229
Past Future Lifetime	Past	107,805,666	144,021,344	134%		193,053,673	208,165,639	108%			
	Future	26,627,080	72,795,871	273%		22,210,794	54,938,704	247%			
	Lifetime	134,432,746	216,817,215	161%		215,264,467	263,104,344	122%			

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1987	54,346	631	1%	1%	291,662	3,387	1%	1%	5.0%	5.3668
	1988	127,922	3,425	3%	2%	643,496	17,228	3%	2%	4.9%	5.0304
	1989	148,831	8,485	6%	4%	701,754	40,007	6%	4%	4.9%	4.7151
	1990	144,345	14,453	10%	6%	637,946	63,877	10%	5%	4.8%	4.4196
	1991	135,464	20,511	15%	8%	561,173	84,968	15%	7%	4.8%	4.1426
	1992	126,515	26,255	21%	10%	491,251	101,945	21%	9%	4.7%	3.8830
	1993	115,461	31,334	27%	12%	420,232	114,044	27%	11%	4.6%	3.6396
	1994	104,183	35,602	34%	15%	355,420	121,457	34%	13%	4.6%	3.4115
	1995	93,765	39,325	42%	17%	301,735	126,547	42%	15%	4.5%	3.2180
	1996	1,011,581	53,521	5%	11%	3,090,143	163,494	5%	11%	4.5%	3.0548
	1997	1,578,969	111,876	7%	9%	4,578,727	324,420	7%	10%	4.4%	2.8998
	1998	2,554,343	312,772	12%	11%	7,031,426	860,977	12%	11%	4.4%	2.7527
	1999	3,373,725	381,371	11%	11%	8,815,910	996,564	11%	11%	4.4%	2.6131
	2000	4,261,087	749,246	18%	13%	10,569,900	1,858,554	18%	13%	4.3%	2.4806
	2001	5,271,493	1,197,968	23%	16%	12,413,016	2,820,907	23%	15%	4.3%	2.3547
	2002	6,101,509	2,045,680	34%	20%	13,638,734	4,572,720	34%	19%	4.2%	2.2353
	2003	6,610,386	2,479,947	38%	24%	14,026,742	5,262,261	38%	22%	4.2%	2.1219
	2004	6,364,828	3,501,726	55%	29%	12,820,643	7,053,509	55%	27%	4.1%	2.0143
	2005	5,867,239	3,908,591	67%	34%	11,218,894	7,473,713	67%	31%	4.0%	1.9121
	2006	5,597,362	4,608,355	82%	39%	10,225,382	8,418,643	82%	36%	4.0%	1.8268
	2007	5,171,848	5,688,644	110%	46%	9,084,657	9,992,440	110%	41%	4.0%	1.7566
	2008	4,797,570	6,413,515	134%	53%	8,103,092	10,832,422	134%	47%	4.0%	1.6890
	2009	4,422,277	8,070,109	182%	62%	7,181,945	13,106,161	182%	54%	4.0%	1.6240
	2010	4,204,636	9,219,505	219%	72%	6,565,853	14,396,947	219%	62%	4.0%	1.5616
Projected Future Experience (40 Years)	2011	3,695,858	9,386,433	254%	81%	5,549,383	14,093,862	254%	69%	3.9%	1.5015
	2012	3,490,869	9,497,505	272%	90%	5,039,989	13,712,153	272%	76%	3.9%	1.4438
	2013	3,614,137	9,594,499	265%	98%	5,017,268	13,319,413	265%	82%	3.9%	1.3882
	2014	3,669,792	9,139,147	249%	105%	4,899,264	12,200,991	249%	87%	3.9%	1.3350
	2015	3,699,718	8,766,429	237%	110%	4,751,218	11,257,941	237%	91%	3.9%	1.2842
	2016	3,791,477	8,819,934	233%	115%	4,685,023	10,898,546	233%	95%	3.9%	1.2357
	2017	3,722,878	8,447,346	227%	120%	4,425,844	10,042,402	227%	98%	3.9%	1.1888
	2018	3,604,008	8,154,155	226%	124%	4,103,943	9,285,269	226%	101%	3.8%	1.1387
	2019	3,480,777	8,558,438	246%	128%	3,793,769	9,328,014	246%	104%	3.5%	1.0899
	2020	3,425,786	7,557,613	221%	131%	3,595,380	7,931,753	221%	106%	3.3%	1.0495
	2021	3,370,684	7,177,001	213%	134%	3,422,863	7,288,102	213%	108%	3.1%	1.0155
	2022	3,463,989	6,476,726	187%	135%	3,410,121	6,376,007	187%	109%	3.2%	0.9844
	2023	4,183,605	6,403,134	153%	136%	3,990,504	6,107,588	153%	110%	3.2%	0.9538
	2024	4,480,797	6,102,746	136%	136%	4,139,440	5,637,826	136%	111%	3.2%	0.9238
	2025	3,909,925	5,453,188	139%	136%	3,497,240	4,877,616	139%	111%	3.2%	0.8945
	2026	3,380,225	4,567,436	135%	136%	2,926,582	3,954,462	135%	111%	3.3%	0.8658
	2027	2,910,989	3,781,584	130%	136%	2,439,225	3,168,730	130%	112%	3.3%	0.8379
	2028	2,497,864	3,328,953	133%	136%	2,026,353	2,700,561	133%	112%	3.3%	0.8112
	2029	2,136,079	3,032,591	142%	136%	1,677,738	2,381,884	142%	112%	3.3%	0.7854
	2030	1,820,714	2,907,787	160%	136%	1,383,164	2,208,994	160%	112%	3.3%	0.7597
	2031	1,546,594	2,764,981	179%	137%	1,134,589	2,028,402	179%	113%	3.3%	0.7336
	2032	1,309,942	2,411,893	184%	137%	926,804	1,706,451	184%	113%	3.4%	0.7075
	2033	1,106,221	2,253,922	204%	138%	754,374	1,537,035	204%	113%	3.4%	0.6819
	2034	931,356	2,096,084	225%	138%	611,695	1,376,662	225%	114%	3.4%	0.6568
	2035	781,644	1,941,317	248%	139%	493,837	1,226,510	248%	114%	3.5%	0.6318
	2036	653,855	1,791,816	274%	139%	396,871	1,087,582	274%	114%	3.5%	0.6070
	2037	545,238	1,648,471	302%	140%	317,518	959,981	302%	114%	3.5%	0.5823
	2038	453,119	1,511,641	334%	141%	252,917	843,751	334%	115%	3.6%	0.5582
	2039	375,241	1,381,605	368%	141%	200,745	739,126	368%	115%	3.6%	0.5350
	2040	309,570	1,258,374	406%	142%	158,752	645,310	406%	115%	3.7%	0.5128
	2041	254,360	1,141,671	449%	142%	125,044	561,247	449%	115%	3.7%	0.4916
	2042	208,018	1,031,135	496%	143%	98,048	486,020	496%	116%	3.7%	0.4713
	2043	169,353	926,257	547%	143%	76,541	418,635	547%	116%	3.8%	0.4520
	2044	137,159	827,201	603%	144%	59,448	358,526	603%	116%	3.8%	0.4334
	2045	110,479	734,328	665%	144%	45,943	305,374	665%	116%	3.8%	0.4159
	2046	88,452	647,837	732%	145%	35,330	258,763	732%	116%	3.8%	0.3994
	2047	70,377	567,483	806%	145%	27,027	217,930	806%	116%	3.8%	0.3840
	2048	55,600	492,975	887%	145%	20,544	182,155	887%	116%	3.8%	0.3695
	2049	43,616	424,670	974%	145%	15,513	151,042	974%	116%	3.8%	0.3557
	2050	33,953	362,910	1069%	146%	11,624	124,238	1069%	116%	3.8%	0.3423
	2051	26,220	307,664	1173%	146%	8,635	101,323	1173%	116%	3.8%	0.3293
	2052	20,066	258,526	1288%	146%	6,355	81,879	1288%	116%	3.8%	0.3167
	2053	15,214	214,995	1413%	146%	4,634	65,484	1413%	116%	3.8%	0.3046
	2054	11,420	176,916	1549%	146%	3,345	51,822	1549%	116%	3.9%	0.2929
	2055	8,490	144,085	1697%	146%	2,392	40,589	1697%	116%	3.9%	0.2817
	2056	6,241	116,048	1859%	146%	1,691	31,439	1859%	116%	3.9%	0.2709
	2057	4,530	92,290	2037%	146%	1,180	24,045	2037%	116%	3.9%	0.2605
	2058	3,243	72,364	2232%	146%	812	18,131	2232%	116%	3.9%	0.2506
	2059	2,285	55,940	2449%	147%	550	13,479	2449%	116%	3.9%	0.2410
	2060	1,591	42,785	2688%	147%	369	9,915	2688%	116%	3.9%	0.2317
	2061	1,086	32,519	2995%	147%	242	7,247	2995%	116%	3.9%	0.2229
Past Future Lifetime	Past	107,805,666	144,021,344	134%		193,053,673	208,165,639	108%			
	Future	38,068,721	69,784,849	183%		31,283,736	53,073,762	170%			
	Lifetime	145,874,387	213,806,193	147%		224,337,409	261,239,402	116%			

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year	Mid-Year
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	57	0	0%		135	0	0%	4.3%	2.3547
	2002	77,793	37,896	49%		173,891	84,710	49%	4.2%	2.2353
	2003	247,488	1,704	1%		525,150	3,616	1%	4.2%	2.1219
	2004	304,789	0	0%		613,935	0	0%	4.1%	2.0143
	2005	297,465	274,379	92%		568,790	524,647	92%	4.0%	1.9121
	2006	283,142	2,992	1%		517,250	5,467	1%	4.0%	1.8268
	2007	278,839	100,470	36%		489,797	176,481	36%	4.0%	1.7566
	2008	266,988	141,210	53%		450,943	238,503	53%	4.0%	1.6890
	2009	261,525	0	0%		424,727	0	0%	4.0%	1.6240
	2010	252,461	141,983	56%		394,237	221,717	56%	4.0%	1.5616
	2011	242,452	107,973	45%		364,045	162,123	45%	3.9%	1.5015
	2012	236,125	630,073	267%		340,908	909,677	267%	3.9%	1.4438
	2013	239,981	312,824	130%		333,149	434,272	130%	3.9%	1.3882
	2014	239,242	564,844	236%		319,394	754,081	236%	3.9%	1.3350
	2015	253,115	0	0%		325,054	0	0%	3.9%	1.2842
	2016	255,944	263,458	103%		316,263	325,547	103%	3.9%	1.2357
	2017	234,735	143,941	61%		279,059	171,121	61%	3.9%	1.1888
	2018	213,594	288,118	135%		243,223	328,085	135%	3.8%	1.1387
	2019	175,817	231,364	132%		191,626	252,168	132%	3.5%	1.0899
	2020	193,812	222,162	115%		203,407	233,161	115%	3.3%	1.0495
	2021	194,710	223,175	115%	54	197,724	226,630	115%	3.1%	1.0155
Projected Future Experience (40 Years)	2022	183,067	224,764	123%	48	180,220	221,269	123%	3.2%	0.9844
	2023	181,831	225,721	124%	44	173,439	215,302	124%	3.2%	0.9538
	2024	162,680	227,657	140%	39	150,286	210,314	140%	3.2%	0.9238
	2025	143,686	226,272	157%	35	128,520	202,389	157%	3.2%	0.8945
	2026	125,893	221,811	176%	31	108,998	192,043	176%	3.3%	0.8658
	2027	109,354	214,116	196%	27	91,632	179,416	196%	3.3%	0.8379
	2028	94,114	202,956	216%	24	76,349	164,645	216%	3.3%	0.8112
	2029	80,206	190,743	238%	20	62,996	149,815	238%	3.3%	0.7854
	2030	67,651	176,091	260%	17	51,393	133,773	260%	3.3%	0.7597
	2031	56,454	159,625	283%	15	41,415	117,102	283%	3.3%	0.7336
	2032	46,594	142,636	306%	12	32,966	100,917	306%	3.4%	0.7075
	2033	38,024	124,559	328%	10	25,930	84,941	328%	3.4%	0.6819
	2034	30,679	108,052	352%	9	20,149	70,966	352%	3.4%	0.6568
	2035	24,473	92,110	376%	7	15,462	58,195	376%	3.5%	0.6318
	2036	19,308	77,291	400%	6	11,719	46,913	400%	3.5%	0.6070
	2037	15,075	64,410	427%	5	8,779	37,509	427%	3.5%	0.5823
	2038	11,661	52,832	453%	4	6,509	29,489	453%	3.6%	0.5582
	2039	8,952	42,896	479%	3	4,789	22,948	479%	3.6%	0.5350
	2040	6,831	34,170	500%	2	3,503	17,523	500%	3.7%	0.5128
	2041	5,191	26,665	514%	2	2,552	13,109	514%	3.7%	0.4916
	2042	3,936	20,564	522%	2	1,855	9,693	522%	3.7%	0.4713
	2043	2,985	15,693	526%	1	1,349	7,093	526%	3.8%	0.4520
	2044	2,270	11,967	527%	1	984	5,187	527%	3.8%	0.4334
	2045	1,734	9,192	530%	1	721	3,823	530%	3.8%	0.4159
	2046	1,334	7,034	527%	1	533	2,810	527%	3.8%	0.3994
	2047	1,035	5,402	522%	1	397	2,075	522%	3.8%	0.3840
	2048	811	4,253	525%	0	300	1,572	525%	3.8%	0.3695
	2049	637	3,356	527%	0	227	1,193	527%	3.8%	0.3557
	2050	500	2,685	537%	0	171	919	537%	3.8%	0.3423
	2051	398	2,188	550%	0	131	721	550%	3.8%	0.3293
	2052	315	1,807	573%	0	100	572	573%	3.8%	0.3167
	2053	248	1,505	608%	0	75	458	608%	3.8%	0.3046
	2054	192	1,165	607%	0	56	341	607%	3.9%	0.2929
	2055	146	880	603%	0	41	248	603%	3.9%	0.2817
	2056	109	649	595%	0	30	176	595%	3.9%	0.2709
	2057	79	463	583%	0	21	121	583%	3.9%	0.2605
	2058	56	317	564%	0	14	79	564%	3.9%	0.2506
	2059	39	204	530%	0	9	49	530%	3.9%	0.2410
	2060	25	123	483%	0	6	28	483%	3.9%	0.2317
	2061	16	67	416%	0	4	15	416%	3.9%	0.2229
Past Future Lifetime										
	Past	4,750,074	3,688,567	78%		7,272,706	5,052,006	69%		
	Future	1,428,590	2,924,891	205%	368	1,204,630	2,305,750	191%		
Lifetime		6,178,664	6,613,457	107%		8,477,336	7,357,755	87%		

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year	Mid-Year
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	57	0	0%		135	0	0%	4.3%	2.3547
	2002	77,793	37,896	49%		173,891	84,710	49%	4.2%	2.2353
	2003	247,488	1,704	1%		525,150	3,616	1%	4.2%	2.1219
	2004	304,789	0	0%		613,935	0	0%	4.1%	2.0143
	2005	297,465	274,379	92%		568,790	524,647	92%	4.0%	1.9121
	2006	283,142	2,992	1%		517,250	5,467	1%	4.0%	1.8268
	2007	278,839	100,470	36%		489,797	176,481	36%	4.0%	1.7566
	2008	266,988	141,210	53%		450,943	238,503	53%	4.0%	1.6890
	2009	261,525	0	0%		424,727	0	0%	4.0%	1.6240
	2010	252,461	141,983	56%		394,237	221,717	56%	4.0%	1.5616
	2011	242,452	107,973	45%		364,045	162,123	45%	3.9%	1.5015
	2012	236,125	630,073	267%		340,908	909,677	267%	3.9%	1.4438
	2013	239,981	312,824	130%		333,149	434,272	130%	3.9%	1.3882
	2014	239,242	564,844	236%		319,394	754,081	236%	3.9%	1.3350
	2015	253,115	0	0%		325,054	0	0%	3.9%	1.2842
	2016	255,944	263,458	103%		316,263	325,547	103%	3.9%	1.2357
	2017	234,735	143,941	61%		279,059	171,121	61%	3.9%	1.1888
	2018	213,594	288,118	135%		243,223	328,085	135%	3.8%	1.1387
	2019	175,817	231,364	132%		191,626	252,168	132%	3.5%	1.0899
	2020	193,812	222,162	115%		203,407	233,161	115%	3.3%	1.0495
	2021	194,710	223,175	115%	54	197,724	226,630	115%	3.1%	1.0155
Projected Future Experience (40 Years)	2022	183,067	224,764	123%	48	180,220	221,269	123%	3.2%	0.9844
	2023	200,783	222,848	111%	42	191,516	212,562	111%	3.2%	0.9538
	2024	237,538	217,535	92%	38	219,442	200,962	92%	3.2%	0.9238
	2025	213,212	215,476	101%	34	190,708	192,733	101%	3.2%	0.8945
	2026	187,092	210,880	113%	30	161,983	182,579	113%	3.3%	0.8658
	2027	162,735	203,261	125%	26	136,362	170,320	125%	3.3%	0.8379
	2028	140,222	192,421	137%	23	113,753	156,099	137%	3.3%	0.8112
	2029	119,617	180,625	151%	20	93,951	141,868	151%	3.3%	0.7854
	2030	100,967	166,546	165%	17	76,703	126,522	165%	3.3%	0.7597
	2031	84,293	150,812	179%	14	61,838	110,636	179%	3.3%	0.7336
	2032	69,576	134,632	194%	12	49,226	95,254	194%	3.4%	0.7075
	2033	56,758	117,487	207%	10	38,706	80,119	207%	3.4%	0.6819
	2034	45,750	101,853	223%	8	30,048	66,895	223%	3.4%	0.6568
	2035	36,435	86,761	238%	7	23,019	54,815	238%	3.5%	0.6318
	2036	28,674	72,767	254%	6	17,404	44,167	254%	3.5%	0.6070
	2037	22,312	60,615	272%	4	12,993	35,299	272%	3.5%	0.5823
	2038	17,183	49,712	289%	4	9,591	27,748	289%	3.6%	0.5582
	2039	13,116	40,363	308%	3	7,017	21,593	308%	3.6%	0.5350
	2040	9,937	32,154	324%	2	5,096	16,489	324%	3.7%	0.5128
	2041	7,489	25,103	335%	2	3,682	12,341	335%	3.7%	0.4916
	2042	5,624	19,371	344%	2	2,651	9,130	344%	3.7%	0.4713
	2043	4,219	14,797	351%	1	1,907	6,688	351%	3.8%	0.4520
	2044	3,170	11,298	356%	1	1,374	4,897	356%	3.8%	0.4334
	2045	2,391	8,692	363%	1	994	3,615	363%	3.8%	0.4159
	2046	1,815	6,666	367%	1	725	2,663	367%	3.8%	0.3994
	2047	1,390	5,131	369%	1	534	1,971	369%	3.8%	0.3840
	2048	1,076	4,050	376%	0	398	1,496	376%	3.8%	0.3695
	2049	836	3,202	383%	0	297	1,139	383%	3.8%	0.3557
	2050	647	2,567	396%	0	222	879	396%	3.8%	0.3423
	2051	512	2,095	409%	0	169	690	409%	3.8%	0.3293
	2052	403	1,732	430%	0	128	549	430%	3.8%	0.3167
	2053	314	1,445	460%	0	96	440	460%	3.8%	0.3046
	2054	243	1,119	461%	0	71	328	461%	3.9%	0.2929
	2055	184	845	461%	0	52	238	461%	3.9%	0.2817
	2056	137	624	456%	0	37	169	456%	3.9%	0.2709
	2057	99	445	448%	0	26	116	448%	3.9%	0.2605
	2058	70	305	434%	0	18	76	434%	3.9%	0.2506
	2059	48	196	408%	0	12	47	408%	3.9%	0.2410
	2060	32	118	373%	0	7	27	373%	3.9%	0.2317
	2061	20	65	322%	0	4	14	322%	3.9%	0.2229
Past Future Lifetime										
	Past	4,750,074	3,688,567	78%		7,272,706	5,052,006	69%		
	Future	1,959,989	2,791,380	142%	357	1,632,977	2,205,443	135%		
	Lifetime	6,710,062	6,479,946	97%		8,905,683	7,257,448	81%		

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	149	0	0%	0%	351	0	0%	0%	4.3%	2.3547
	2002	109,535	0	0%	0%	244,843	0	0%	0%	4.2%	2.2353
	2003	266,728	18,388	7%	5%	565,976	39,017	7%	5%	4.2%	2.1219
	2004	312,897	19,683	6%	6%	630,267	39,648	6%	5%	4.1%	2.0143
	2005	291,239	22,846	8%	6%	556,885	43,684	8%	6%	4.0%	1.9121
	2006	283,950	65,792	23%	10%	518,727	120,190	23%	10%	4.0%	1.8268
	2007	278,080	68,975	25%	13%	488,463	121,159	25%	12%	4.0%	1.7566
	2008	262,204	148,001	56%	19%	442,863	249,973	56%	18%	4.0%	1.6890
	2009	261,340	119,212	46%	22%	424,427	193,605	46%	21%	4.0%	1.6240
	2010	251,106	96,896	39%	24%	392,120	151,310	39%	22%	4.0%	1.5616
	2011	241,408	84,055	35%	25%	362,478	126,210	35%	23%	3.9%	1.5015
	2012	230,758	188,295	82%	30%	333,159	271,853	82%	27%	3.9%	1.4438
	2013	244,836	207,325	85%	34%	339,889	287,815	85%	31%	3.9%	1.3882
	2014	236,788	249,635	105%	39%	316,118	333,269	105%	35%	3.9%	1.3350
	2015	252,529	201,605	80%	42%	324,300	258,903	80%	38%	3.9%	1.2842
	2016	254,835	252,350	99%	46%	314,892	311,822	99%	41%	3.9%	1.2357
	2017	227,425	433,882	191%	54%	270,368	515,809	191%	47%	3.9%	1.1888
	2018	211,456	399,452	189%	61%	240,788	454,863	189%	52%	3.8%	1.1387
	2019	176,318	306,669	174%	66%	192,172	334,245	174%	55%	3.5%	1.0899
	2020	191,337	337,412	176%	70%	200,809	354,116	176%	59%	3.3%	1.0495
	2021	202,600	249,409	123%	72%	205,737	253,270	123%	61%	3.1%	1.0155
Projected Future Experience (40 Years)	2022	188,311	209,446	111%	74%	185,383	206,189	111%	62%	3.2%	0.9844
	2023	183,249	263,041	144%	76%	174,791	250,900	144%	64%	3.2%	0.9538
	2024	163,193	290,508	178%	80%	150,760	268,376	178%	66%	3.2%	0.9238
	2025	143,861	288,556	201%	83%	128,677	258,100	201%	68%	3.2%	0.8945
	2026	125,792	270,359	215%	86%	108,910	234,075	215%	70%	3.3%	0.8658
	2027	109,036	248,905	228%	88%	91,365	208,567	228%	72%	3.3%	0.8379
	2028	93,638	233,835	250%	91%	75,962	189,695	250%	73%	3.3%	0.8112
	2029	79,627	221,094	278%	94%	62,541	173,654	278%	75%	3.3%	0.7854
	2030	67,019	211,049	315%	96%	50,913	160,330	315%	76%	3.3%	0.7597
	2031	55,808	198,334	355%	98%	40,941	145,499	355%	78%	3.3%	0.7336
	2032	45,966	177,932	387%	101%	32,522	125,890	387%	79%	3.4%	0.7075
	2033	37,441	161,658	432%	103%	25,533	110,241	432%	80%	3.4%	0.6819
	2034	30,155	144,658	480%	105%	19,805	95,008	480%	81%	3.4%	0.6568
	2035	24,016	127,492	531%	106%	15,173	80,549	531%	82%	3.5%	0.6318
	2036	18,920	110,684	585%	108%	11,484	67,182	585%	82%	3.5%	0.6070
	2037	14,753	94,782	642%	109%	8,591	55,196	642%	83%	3.5%	0.5823
	2038	11,400	80,195	703%	110%	6,363	44,762	703%	83%	3.6%	0.5582
	2039	8,742	66,997	766%	111%	4,677	35,842	766%	84%	3.6%	0.5350
	2040	6,662	55,146	828%	112%	3,416	28,280	828%	84%	3.7%	0.5128
	2041	5,054	44,640	883%	112%	2,485	21,945	883%	84%	3.7%	0.4916
	2042	3,824	35,526	929%	113%	1,802	16,745	929%	84%	3.7%	0.4713
	2043	2,891	27,850	963%	113%	1,306	12,587	963%	85%	3.8%	0.4520
	2044	2,188	21,575	986%	114%	948	9,351	986%	85%	3.8%	0.4334
	2045	1,660	16,583	999%	114%	690	6,896	999%	85%	3.8%	0.4159
	2046	1,269	12,696	1000%	114%	507	5,071	1000%	85%	3.8%	0.3994
	2047	975	9,704	996%	114%	374	3,727	996%	85%	3.8%	0.3840
	2048	754	7,442	987%	114%	279	2,750	987%	85%	3.8%	0.3695
	2049	585	5,764	986%	114%	208	2,050	986%	85%	3.8%	0.3557
	2050	452	4,507	998%	114%	155	1,543	998%	85%	3.8%	0.3423
	2051	353	3,566	1009%	114%	116	1,174	1009%	85%	3.8%	0.3293
	2052	274	2,855	1040%	115%	87	904	1040%	85%	3.8%	0.3167
	2053	211	2,316	1098%	115%	64	706	1098%	85%	3.8%	0.3046
	2054	160	1,886	1181%	115%	47	552	1181%	85%	3.9%	0.2929
	2055	118	1,505	1273%	115%	33	424	1273%	85%	3.9%	0.2817
	2056	86	1,165	1357%	115%	23	316	1357%	85%	3.9%	0.2709
	2057	61	872	1437%	115%	16	227	1437%	85%	3.9%	0.2605
	2058	42	635	1530%	115%	10	159	1530%	85%	3.9%	0.2506
	2059	27	447	1630%	115%	7	108	1630%	85%	3.9%	0.2410
	2060	17	301	1729%	115%	4	70	1729%	85%	3.9%	0.2317
	2061	11	192	1809%	115%	2	43	1809%	85%	3.9%	0.2229
	Past	4,787,516	3,469,880	72%		7,365,633	4,460,759	61%			
	Future	1,428,599	3,656,700	256%		1,206,972	2,825,682	234%			
	Lifetime	6,216,115	7,126,580	115%		8,572,604	7,286,441	85%			

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of April 1, 2023
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	149	0	0%	0%	351	0	0%	0%	4.3%	2.3547
	2002	109,535	0	0%	0%	244,843	0	0%	0%	4.2%	2.2353
	2003	266,728	18,388	7%	5%	565,976	39,017	7%	5%	4.2%	2.1219
	2004	312,897	19,683	6%	6%	630,267	39,648	6%	5%	4.1%	2.0143
	2005	291,239	22,846	8%	6%	556,885	43,684	8%	6%	4.0%	1.9121
	2006	283,950	65,792	23%	10%	518,727	120,190	23%	10%	4.0%	1.8268
	2007	278,080	68,975	25%	13%	488,463	121,159	25%	12%	4.0%	1.7566
	2008	262,204	148,001	56%	19%	442,863	249,973	56%	18%	4.0%	1.6890
	2009	261,340	119,212	46%	22%	424,427	193,605	46%	21%	4.0%	1.6240
	2010	251,106	96,896	39%	24%	392,120	151,310	39%	22%	4.0%	1.5616
	2011	241,408	84,055	35%	25%	362,478	126,210	35%	23%	3.9%	1.5015
	2012	230,758	188,295	82%	30%	333,159	271,853	82%	27%	3.9%	1.4438
	2013	244,836	207,325	85%	34%	339,889	287,815	85%	31%	3.9%	1.3882
	2014	236,788	249,635	105%	39%	316,118	333,269	105%	35%	3.9%	1.3350
	2015	252,529	201,605	80%	42%	324,300	258,903	80%	38%	3.9%	1.2842
	2016	254,835	252,350	99%	46%	314,892	311,822	99%	41%	3.9%	1.2357
	2017	227,425	433,882	191%	54%	270,368	515,809	191%	47%	3.9%	1.1888
	2018	211,456	399,452	189%	61%	240,788	454,863	189%	52%	3.8%	1.1387
	2019	176,318	306,669	174%	66%	192,172	334,245	174%	55%	3.5%	1.0899
	2020	191,337	337,412	176%	70%	200,809	354,116	176%	59%	3.3%	1.0495
	2021	202,600	249,409	123%	72%	205,737	253,270	123%	61%	3.1%	1.0155
Projected Future Experience (40 Years)	2022	187,212	209,446	112%	74%	184,301	206,189	112%	62%	3.2%	0.9844
	2023	212,831	262,469	123%	76%	203,008	250,354	123%	63%	3.2%	0.9538
	2024	238,390	287,435	121%	78%	220,229	265,537	121%	65%	3.2%	0.9238
	2025	212,288	282,012	133%	80%	189,881	252,247	133%	67%	3.2%	0.8945
	2026	185,927	261,460	141%	82%	160,974	226,371	141%	68%	3.3%	0.8658
	2027	161,403	238,760	148%	84%	135,245	200,066	148%	69%	3.3%	0.8379
	2028	138,794	223,162	161%	85%	112,595	181,036	161%	70%	3.3%	0.8112
	2029	118,161	210,351	178%	87%	92,807	165,216	178%	72%	3.3%	0.7854
	2030	99,540	200,486	201%	89%	75,619	152,305	201%	73%	3.3%	0.7597
	2031	82,940	188,145	227%	91%	60,845	138,024	227%	74%	3.3%	0.7336
	2032	68,331	168,290	246%	92%	48,345	119,068	246%	75%	3.4%	0.7075
	2033	55,647	152,703	274%	94%	37,948	104,134	274%	76%	3.4%	0.6819
	2034	44,782	136,489	305%	95%	29,412	89,643	305%	76%	3.4%	0.6568
	2035	35,612	120,164	337%	97%	22,500	75,919	337%	77%	3.5%	0.6318
	2036	27,991	104,213	372%	98%	16,990	63,254	372%	78%	3.5%	0.6070
	2037	21,757	89,153	410%	99%	12,670	51,918	410%	78%	3.5%	0.5823
	2038	16,739	75,366	450%	100%	9,343	42,067	450%	78%	3.6%	0.5582
	2039	12,765	62,917	493%	101%	6,829	33,659	493%	79%	3.6%	0.5350
	2040	9,662	51,757	536%	101%	4,955	26,541	536%	79%	3.7%	0.5128
	2041	7,270	41,875	576%	102%	3,574	20,586	576%	79%	3.7%	0.4916
	2042	5,449	33,316	611%	102%	2,568	15,703	611%	79%	3.7%	0.4713
	2043	4,075	26,114	641%	102%	1,842	11,803	641%	79%	3.8%	0.4520
	2044	3,049	20,234	664%	103%	1,321	8,770	664%	80%	3.8%	0.4334
	2045	2,283	15,561	682%	103%	949	6,471	682%	80%	3.8%	0.4159
	2046	1,724	11,925	692%	103%	689	4,763	692%	80%	3.8%	0.3994
	2047	1,307	9,129	698%	103%	502	3,506	698%	80%	3.8%	0.3840
	2048	1,000	7,015	702%	103%	369	2,592	702%	80%	3.8%	0.3695
	2049	765	5,445	712%	103%	272	1,936	712%	80%	3.8%	0.3557
	2050	583	4,267	732%	103%	200	1,461	732%	80%	3.8%	0.3423
	2051	453	3,384	747%	103%	149	1,115	747%	80%	3.8%	0.3293
	2052	350	2,716	777%	103%	111	860	777%	80%	3.8%	0.3167
	2053	267	2,208	827%	103%	81	672	827%	80%	3.8%	0.3046
	2054	201	1,801	895%	103%	59	527	895%	80%	3.9%	0.2929
	2055	148	1,439	971%	103%	42	405	971%	80%	3.9%	0.2817
	2056	107	1,115	1039%	103%	29	302	1039%	80%	3.9%	0.2709
	2057	76	835	1104%	103%	20	218	1104%	80%	3.9%	0.2605
	2058	52	609	1178%	104%	13	152	1178%	80%	3.9%	0.2506
	2059	34	429	1258%	104%	8	103	1258%	80%	3.9%	0.2410
	2060	22	289	1336%	104%	5	67	1336%	80%	3.9%	0.2317
	2061	13	184	1399%	104%	3	41	1399%	80%	3.9%	0.2229
Past Future Lifetime											
	Past	4,787,516	3,469,880	72%		7,365,633	4,460,759	61%			
	Future	1,960,000	3,514,665	179%		1,637,302	2,725,602	166%			
Lifetime		6,747,515	6,984,546	104%		9,002,934	7,186,362	80%			

Attachment 5
American Progressive Life & Health Insurance Company of New York
Nationwide and Pennsylvania-Specific Reserve Balance
All Policy Forms

Year	Nationwide		Pennsylvania-Specific	
	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]
2001	32,127	N/A	0	N/A
2002	3,202	N/A	0	N/A
2003	43,020	N/A	1,704	N/A
2004	188,697	9,801,186	0	234,247
2005	0	12,053,838	0	438,012
2006	2,992	13,808,152	2,992	649,090
2007	91,327	15,678,900	0	871,904
2008	110,041	17,252,687	0	1,079,780
2009	442,385	18,548,163	0	1,300,477
2010	309,557	19,933,288	0	1,502,564
2011	186,300	20,623,619	0	1,727,396
2012	106,552	21,266,326	0	1,902,152
2013 ^[3]	281,095	92,212,756	99,144	5,371,161
2014 ^[3]	843,493	64,483,710	0	3,935,539
2015 ^[3]	779,897	64,806,963	0	4,411,807
2016 ^[3]	2,535,121	50,629,381	0	3,665,904
2017 ^[3]	1,005,335	57,571,931	7,220	3,863,995
2018 ^[3]	2,337,262	48,626,769	0	3,309,519
2019 ^[3]	2,823,246	47,532,007	95,269	3,117,769
2020 ^[3]	2,540,733	48,144,015	90,491	3,193,328
2021 ^[3]	2,204,771	38,068,656	206,281	2,506,491

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2021. Claim reserves are discounted to incurral using the average statutory interest rate for each policy form or group of policy forms.

[2] Active life reserves prior to 2004 are not available.

[3] Beginning in 2013, the active life reserve balance includes premium deficiency reserves.

Attachment 6
American Progressive Life & Health Insurance Company of New York
Nationwide Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium ^[1]	Incurred Claims	Loss Ratio
1	9,402,010	3,352,667	36%
2	8,424,223	3,651,076	43%
3	7,560,542	5,309,324	70%
4	6,919,540	5,782,544	84%
5	6,427,582	6,522,878	101%
6	6,012,341	6,400,235	106%
7	5,655,169	8,444,352	149%
8	5,336,126	10,869,915	204%
9	4,967,746	8,907,670	179%
10	4,624,220	8,957,571	194%
11	4,371,590	9,691,937	222%
12	4,167,870	7,897,809	189%
13	4,049,143	6,684,249	165%
14	4,019,812	8,970,200	223%
15	3,978,182	9,816,637	247%
16	3,864,131	6,308,377	163%
17	3,778,813	5,636,435	149%
18	3,726,672	5,970,675	160%
19	3,713,775	4,978,313	134%
20	3,685,523	4,823,055	131%
21	3,589,223	4,460,286	124%
22	3,431,851	4,243,885	124%
23	3,165,210	4,382,773	138%
24	2,844,243	3,994,162	140%
25	2,508,436	3,493,161	139%
26	2,181,534	3,318,090	152%
27	1,876,907	3,068,947	164%
28	1,601,379	2,865,947	179%
29	1,356,707	2,671,471	197%
30	1,144,885	2,407,683	210%
31	962,236	2,174,454	226%
32	805,965	1,985,795	246%
33	673,425	1,816,466	270%
34	560,659	1,658,143	296%
35	465,186	1,505,546	324%
36	385,078	1,357,201	352%
37	317,828	1,218,858	383%
38	261,513	1,093,660	418%
39	214,464	978,029	456%
40	175,233	865,896	494%
41	142,606	758,082	532%
42	115,551	658,686	570%
43	93,203	568,372	610%
44	74,805	486,416	650%
45	59,685	408,725	685%
46	47,322	337,258	713%
47	37,278	274,107	735%
48	29,155	219,792	754%
49	22,629	174,101	769%
50	17,418	134,292	771%
51	13,278	100,647	758%
52	10,015	73,449	733%
53	7,471	52,068	697%
54	5,510	35,282	640%
55	4,016	22,017	548%
56	2,886	12,012	416%
57	2,041	5,301	260%
58	1,419	2,419	170%
59	961	1,058	110%
60	434	373	86%
Total	133,894,656	192,860,828	144%

[1] Premiums restated to reflect the Pennsylvania rate level.

Attachment 7
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium	Incurred Claims	Loss Ratio
1	351,675	45,782	13%
2	324,464	6,182	2%
3	299,247	20,808	7%
4	286,404	154,018	54%
5	275,527	161,932	59%
6	266,790	99,327	37%
7	261,138	121,814	47%
8	253,168	124,978	49%
9	243,220	131,479	54%
10	238,937	403,061	169%
11	242,618	574,136	237%
12	245,163	350,809	143%
13	249,016	231,753	93%
14	244,130	151,436	62%
15	232,529	173,933	75%
16	218,967	215,517	98%
17	190,306	292,554	154%
18	184,020	330,436	180%
19	173,724	159,859	92%
20	192,864	180,969	94%
21	176,410	226,907	129%
22	159,440	228,512	143%
23	140,551	228,068	162%
24	122,887	224,522	183%
25	106,496	216,456	203%
26	91,423	205,357	225%
27	77,696	192,959	248%
28	65,331	178,532	273%
29	54,327	162,011	298%
30	44,658	143,624	322%
31	36,273	124,916	344%
32	29,105	107,371	369%
33	23,070	90,630	393%
34	18,071	74,980	415%
35	13,998	61,094	436%
36	10,736	49,049	457%
37	8,167	38,719	474%
38	6,175	30,025	486%
39	4,654	22,876	492%
40	3,507	17,249	492%
41	2,649	12,964	489%
42	2,014	9,772	485%
43	1,546	7,468	483%
44	1,200	5,756	480%
45	942	4,512	479%
46	749	3,665	489%
47	597	2,990	501%
48	477	2,473	518%
49	385	2,070	538%
50	309	1,748	566%
51	245	1,481	605%
52	191	1,166	611%
53	146	889	607%
54	110	659	599%
55	81	472	587%
56	57	325	568%
57	39	210	534%
58	26	127	487%
59	17	70	422%
60	10	33	327%
Total	6,178,673	6,613,487	107%

Attachment 8
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Restated to the Current Pennsylvania Rate Level from Inception
All Policy Forms
All Benefit Periods

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
	Calendar Year	A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G Actual-to- Expected Ratio	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to- Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	190,964	5,400	3%		34,859	6,089	17%	0.16					
	1988	449,496	17,350	4%		70,855	14,852	21%	0.18	3%	17%	0.16	5.0%	5.5%
	1989	522,968	27,507	5%		111,056	38,047	34%	0.15	4%	27%	0.16	4.9%	5.5%
	1990	507,205	33,693	7%		88,484	34,137	39%	0.17	5%	30%	0.16	4.8%	5.5%
	1991	475,999	38,425	8%		75,485	33,275	44%	0.18	6%	33%	0.17	4.8%	5.5%
	1992	444,552	42,333	10%		65,647	33,258	51%	0.19	6%	35%	0.18	4.7%	5.5%
	1993	405,712	45,643	11%		57,004	33,095	58%	0.19	7%	37%	0.18	4.6%	5.5%
	1994	366,084	48,006	13%		49,533	32,844	66%	0.20	7%	39%	0.18	4.6%	5.5%
	1995	329,475	51,006	15%		43,179	32,661	76%	0.20	8%	41%	0.19	4.5%	5.5%
	1996	1,893,785	137,032	7%		260,335	118,991	46%	0.16	8%	42%	0.18	4.5%	6.5%
	1997	5,026,136	277,659	6%		820,937	323,013	39%	0.14	7%	41%	0.17	4.4%	6.5%
	1998	9,877,606	874,691	9%		1,557,366	631,054	41%	0.22	8%	41%	0.19	4.4%	6.6%
	1999	11,159,564	672,075	6%		2,347,160	1,015,248	43%	0.14	7%	42%	0.17	4.4%	6.6%
	2000	14,187,166	3,032,844	21%		3,482,131	1,522,888	44%	0.49	11%	42%	0.26	4.3%	6.5%
	2001	17,969,810	3,100,460	17%		4,507,414	1,973,354	44%	0.39	13%	43%	0.29	4.3%	6.5%
	2002	21,224,527	5,601,824	26%		5,335,626	2,334,014	44%	0.60	16%	43%	0.36	4.2%	6.5%
	2003	23,793,175	4,848,316	20%		5,958,007	2,551,779	43%	0.48	17%	43%	0.38	4.2%	6.4%
	2004	23,194,815	7,709,400	33%		5,603,022	2,531,331	45%	0.74	19%	44%	0.44	4.1%	6.4%
	2005	21,589,349	5,915,472	27%		4,977,763	2,489,022	50%	0.55	20%	44%	0.45	4.0%	6.4%
	2006	20,045,344	5,827,483	29%		4,448,332	2,449,380	55%	0.53	21%	45%	0.46	4.0%	6.4%
	2007	19,010,919	6,186,866	33%		3,993,643	3,402,832	86%	0.54	22%	46%	0.47	4.0%	6.4%
	2008	17,940,324	8,223,222	46%		3,583,748	2,343,350	65%	0.70	23%	47%	0.49	4.0%	6.4%
Projected Future Experience (40 Years)	2009	16,479,269	13,157,374	80%		3,217,801	2,277,020	71%	1.13	26%	48%	0.55	4.0%	6.3%
	2010	15,260,892	8,578,673	56%		2,874,277	2,203,786	77%	0.73	28%	49%	0.56	4.0%	6.3%
	2011	13,339,365	10,118,172	76%		2,564,985	2,130,428	83%	0.91	30%	50%	0.59	3.9%	6.3%
	2012	13,007,842	6,007,200	46%		2,281,143	2,055,140	90%	0.51	30%	51%	0.59	3.9%	6.2%
	2013	11,597,368	7,265,985	63%		2,018,435	1,978,104	98%	0.64	31%	52%	0.60	3.9%	6.2%
	2014	10,411,535	7,785,975	75%		1,780,037	1,900,640	107%	0.70	32%	53%	0.61	3.9%	6.2%
	2015	9,092,798	5,128,003	56%		1,564,572	1,823,836	117%	0.48	33%	54%	0.61	3.9%	6.1%
	2016	8,231,324	9,586,656	116%		1,370,672	1,749,713	128%	0.91	34%	55%	0.63	3.9%	6.1%
	2017	7,217,497	4,596,833	64%		1,196,924	1,678,452	140%	0.45	35%	55%	0.62	3.9%	6.0%
	2018	5,943,027	6,548,257	110%		1,041,898	1,610,923	155%	0.71	35%	56%	0.63	3.8%	5.9%
	2019	5,594,973	5,997,657	105%		904,186	1,546,806	171%	0.62	36%	57%	0.64	3.8%	5.9%
	2020	4,733,631	4,153,014	88%		782,369	1,485,914	190%	0.46	37%	57%	0.64	3.3%	5.8%
	2021	4,235,458	2,635,077	62%	766	675,014	1,428,526	212%	0.29	37%	58%	0.63	3.1%	5.8%
	2022	3,824,416	4,184,351	109%	675	580,752	1,374,597	237%	0.46	37%	58%	0.64	3.2%	5.7%
	2023	3,356,632	3,898,294	116%	598	498,280	1,323,774	266%	0.44	38%	59%	0.64	3.2%	5.6%
	2024	2,929,986	3,636,992	124%	528	426,351	1,274,747	299%	0.42	38%	59%	0.64	3.2%	5.6%
	2025	2,546,605	3,383,966	133%	464	363,811	1,227,817	337%	0.39	38%	60%	0.64	3.2%	5.5%
	2026	2,203,849	3,139,710	142%	406	309,583	1,181,350	382%	0.37	39%	60%	0.64	3.3%	5.5%
	2027	1,899,481	2,909,163	153%	354	262,688	1,135,250	432%	0.35	39%	61%	0.64	3.3%	5.5%
	2028	1,630,893	2,693,628	165%	307	222,242	1,089,776	490%	0.34	39%	61%	0.64	3.3%	5.4%
	2029	1,395,206	2,492,079	179%	266	187,436	1,043,613	557%	0.32	39%	61%	0.64	3.3%	5.4%
	2030	1,189,388	2,306,298	194%	229	157,559	996,634	633%	0.31	40%	62%	0.64	3.3%	5.3%
	2031	1,010,284	2,131,086	211%	197	131,974	947,552	718%	0.29	40%	62%	0.64	3.3%	5.3%
	2032	855,419	1,965,084	230%	168	110,119	896,017	814%	0.28	40%	62%	0.64	3.4%	5.3%
	2033	722,050	1,809,905	251%	143	91,499	843,155	921%	0.27	40%	62%	0.64	3.4%	5.2%
	2034	607,458	1,664,273	274%	122	75,686	788,815	1042%	0.26	40%	63%	0.64	3.4%	5.2%
	2035	509,404	1,527,846	300%	103	62,300	733,118	1177%	0.25	40%	63%	0.64	3.5%	5.2%
	2036	425,769	1,398,308	328%	87	51,009	675,996	1325%	0.25	40%	63%	0.64	3.5%	5.2%
	2037	354,667	1,272,968	359%	73	41,530	617,649	1487%	0.24	41%	63%	0.64	3.5%	5.1%
	2038	294,465	1,154,230	392%	61	33,605	559,511	1665%	0.24	41%	63%	0.64	3.6%	5.1%
	2039	243,591	1,043,037	428%	51	27,010	502,036	1859%	0.23	41%	63%	0.64	3.6%	5.1%
	2040	200,786	937,594	467%	43	21,557	445,790	2068%	0.23	41%	63%	0.64	3.7%	5.1%
	2041	164,824	836,199	507%	35	17,074	391,616	2294%	0.22	41%	63%	0.64	3.7%	5.1%
	2042	134,725	737,335	547%	29	13,415	339,711	2532%	0.22	41%	64%	0.64	3.7%	5.1%
	2043	109,629	643,013	587%	24	10,451	291,316	2787%	0.21	41%	64%	0.64	3.8%	5.1%
	2044	88,760	555,836	626%	20	8,069	246,777	3058%	0.20	41%	64%	0.64	3.8%	5.1%
	2045	71,484	476,307	666%	16	6,172	206,254	3341%	0.20	41%	64%	0.64	3.8%	5.1%
	2046	57,233	403,334	705%	13	4,676	170,047	3637%	0.19	41%	64%	0.64	3.8%	5.1%
	2047	45,548	335,073	736%	11	3,508	138,029	3935%	0.19	41%	64%	0.64	3.8%	5.1%
	2048	35,998	273,412	760%	8	2,605	110,519	4242%	0.18	41%	64%	0.64	3.8%	5.1%
	2049	28,249	220,669	781%	7	1,915	87,227	4554%	0.17	41%	64%	0.64	3.8%	5.1%
	2050	22,002	175,975	800%	5	1,394	67,850	4867%	0.16	41%	64%	0.64	3.8%	5.2%
	2051	16,999	138,116	812%	4	1,004	52,078	5185%	0.16	41%	64%	0.64	3.8%	5.2%
	2052	13,017	105,493	810%	3	717	39,326	5488%	0.15	41%	64%	0.64	3.8%	5.3%
	2053	9,876	78,514	795%	2	506	29,380	5807%	0.14	41%	64%	0.64	3.8%	5.3%
	2054	7,411	57,137	771%	2	354	21,744	6149%	0.13	41%	64%	0.64	3.9%	5.4%
	2055	5,506	40,206	730%	1	245	15,936	6506%	0.11	41%	64%	0.64	3.9%	5.5%
	2056	4,045	26,725	661%	1	168	11,603	6906%	0.10	41%	64%	0.64	3.9%	5.6%
	2057	2,932	16,137	550%	1	114	8,314	7289%	0.08	41%	64%	0.64	3.9%	5.6%
	2058	2,096	8,548	406%	1	77	5,939	7747%	0.05	41%	64%	0.64	3.9%	5.7%
	2059	1,475	3,683	250%	0	51	4,228	8296%	0.03	41%	64%	0.64	3.9%	5.8%
	2060	1,023	1,792	175%	0	34	3,007	8958%	0.02	41%	64%	0.64	3.9%	5.9%
	2061	695	726	104%	0	22	2,126	9791%	0.01	41%	64%	0.64	3.9%	6.0%
History		335,749,957	144,177,582	43%		69,743,899	46,813,601	67%	0.64	37%	58%	0.63		
Future		27,022,875	48,683,024	180%	5,063	3,727,561	19,900,222	534%	0.34	164%	454%	0.36		
Lifetime		362,772,832	192,860,606	53%		73,471,460	66,713,823	91%	0.59	41%	64%	0.64		

[1] Premium restated to reflect the current Pennsylvania rate level from inception.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Attachment 9
American Progressive Life & Health Insurance Company of New York
Rate Filing Status as of November 29, 2022
All Jurisdictions in which these Forms are in Force

Jurisdiction	Inforce Life Count as of 12/31/2021	Annualized Premium as of 12/31/2021	Increases Before 2012		2012-2013 Filings (2011 Data)		2013-2014 Filings (2012 Data)		2014-2015 Filings (2013 Data)		2015-2016 Filings (2014 Data)		2016-2017 Filings (2015 Data)		2017-2018 Filings (2016 Data)		2018-2019 Filings (2017 Data)		2019-2020 Filings (2018 Data)		2020-2021 Filings (2019 Data)		2021-2022 Filings (2020 Data)		2022-2023 Filings (2021 Data)				Total Cumulative Increase	
			Average Increase	Date of Past Increase	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed		
Connecticut	8	21,262	5%		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		100%	50% ^[1]	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed					57%
Maine ^[1]	37	86,947	13%	2005	2 ann - 40%	2 ann - 37.4%	Not Filed		12%	3.5%	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed					121%
Maryland	9	13,830	15%	2005	3 ann - 50%	15%	Not Filed		15%	15%	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed					52%
New Jersey	5	7,707	N/A	N/A	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed					0%
New York ^[1]	651	2,484,903	29%	2005 - 2011	60%	10%	50%	15%	50%	15%	Not Filed		50%	15%	85% ^[2]	15%	72% ^[2]	0%	Not Filed		81% ^[2]	15%	83% ^[2]	Pending	TBD					185%
Pennsylvania	54	185,057	N/A	N/A	3 ann - 50%	15%	50%	15%	50%	15%	25%	12%	25%	15%	76% ^[2]	15%	65% ^[2]	18% ^[4]	Not Filed		63% ^[2]	14% ^[4]	68% ^[2]	20%	65% ^[2]	11/29/2022	Pending	Pending		263%
Vermont	2	2,993	N/A		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed					0%
All States	768	2,502,677																												152%

[1] The requested rate increases in this jurisdiction are limited by the Department of Insurance

[2] Rate increase varies by benefit period and/or issue age; average shown

[3] Rate increase pre-approved over multiple years

[4] Rate increase varies depending on whether issued before or after date of Rate Stability regulation; average shown

January 1, 2022

To Whom It May Concern:

Nassau Life and Annuity Company ("Nassau"), as reinsurer and administrator, is hereby authorized to submit filings related to all life and health insurance policies on behalf of:

American Progressive Life & Health Insurance Company of New York
NAIC# 80624, FEIN-13-1851754

This authorization also permits Nassau to provide additional information and respond to questions regarding the filings on our behalf, as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please contact me if you have any questions regarding this authorization.

Sincerely,

Christopher A. Koster
Christopher A. Koster (Jan 4, 2022 11:17 CST)

Christopher A. Koster
Vice President and Secretary

NASSAU RE CLAIMS ADMINISTRATION/PROCESSING CONTROLS

Nassau Re uses their Claims Administration Department in conjunction with Care Management Plus, an authorization and review process to manage the appropriateness of patient utilization.

Care Management revolves around three basic elements:

1. Are the services required? A Care Manager/Nurse is assigned and prior to authorization performs an assessment to ensure that all the required paperwork per policy language is requested from the physician or care facility. If the services are required then an authorization is issued, e.g. 5 hours per day/7 days a week. If additional services are requested or discrepancies are discovered the issue is elevated to an in house medical doctor for review and/or the Care Manager will contact the client for further review.
2. Are the services covered? Coverage is reviewed not just at the daily benefit level but for any maximums that may apply. This can vary widely from policy form to policy form. Care Management ensures that the policyholder has sufficient benefits to cover what care is being requested.
3. Where are the services delivered? An essential aspect of claim management revolves around the situs of care. For example, if the policy specifies home health care coverage and assisted living coverage is requested, then that service can be denied. The specific policy language is reviewed as definitions for covered services can vary.

The above processes are designed to eliminate excessive utilization lessening the potential for deterioration of experience.



**TriPlus Services, Inc. ♦ Third-Party Administrator for
Nassau Life and Annuity Company**

On behalf of American Progressive Life & Health Insurance Company of New York
PO Box 7066
Allentown, PA 18105-7066

PHONE: (800) 999-2224
FAX: (833) 686-9447
EMAIL: CustomerSupport@TriPlusServices.com

[DATE]

Policy No: [XXX]

Insured: [NAME]

[NAME]

[ADDRESS]

[CITY, STATE, ZIP]

Dear [NAME]:

We value your business and want to thank you for choosing American Progressive Life & Health Insurance Company of New York to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. Three consecutive 15% increases have been filed with your Department of Insurance. The first increase will go into effect on your next policy anniversary as stated below, the second 15% the year after and the third 15% the following year. This is not a premium notice; if you are on a direct, paper bill mode you will receive a notice of premium due approximately 35 days before the premium is due. Your future premium rate(s) will be as follows and is guaranteed through [END DATE]:

* The Annual renewal premium rate of \$[PREM] will become effective on [EFF DATE]. This represents a percentage increase of [XX%]. Please note that this premium rate does not reflect any future rate increases that may occur.

Reasons for the Premium Increase

It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on [EFF DATE]. If we do not hear from you, then we will assume that you have accepted the higher premium amount.

(Continued on Reverse)



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On behalf of American Progressive Life & Health Insurance Company of New York
PO Box 7066
Allentown, PA 18105-7066

PHONE: (800) 999-2224
FAX: (833) 686-9447
EMAIL: CustomerSupport@TriPlusServices.com

- 2. Adjust your coverage:** You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the attached Benefit Adjustment Option Return Form, which illustrates some of the policy adjustment offer(s) that are available as an alternative to the current plan, while still maintaining essential coverage. If you would like to investigate additional benefit adjustment options, not mentioned in the attached, please contact us at [xxx-xxx-xxxx].

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

- 3. Elect the Contingent Benefit Upon Lapse:** If you determine that you would like to discontinue this coverage we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is a pool of money that you can use to fund future long-term care expenses. If you elect this option, your policy will be paid-up with a maximum benefit equal to the sum of the premiums you have paid thus far. If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of the paid-up policy status will be applied to and will not exceed the policy's new maximum benefit amount. To determine the minimum number of days payable under the policy, the sum of all premiums paid is divided by the maximum Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

When you purchased your long-term care coverage, you made a conscious decision to protect yourself and your family from the increasing costs associated with long-term care, which can be significant; therefore, we would like to stress the importance of retaining this valuable coverage. Before considering the options above, please carefully evaluate your situation and your reasons for initially purchasing this coverage.

In addition, you may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the nearest SHIP to you.

This policy is guaranteed renewable. You have the right to renew your policy for life as long as you continue to pay your premium on time. The company has the right to change your premium if it does so for all policies of your class in your state.

We have enclosed additional information about this increase in the attached Frequently Asked Questions document. For any additional questions, please call our Policyholder Services Department at [877-999-2224], electing option [#], then [#], at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

TriPlus Services, Inc.
Third Party Administrator for Nassau Life and Annuity Company



**TriPlus Services, Inc. ♦ Third-Party Administrator for
Nassau Life and Annuity Company**

On behalf of American Progressive Life & Health Insurance Company of New York
PO Box 7066
Allentown, PA 18105-7066

PHONE: (800) 999-2224
FAX: (833) 686-9447
EMAIL: CustomerSupport@TriPlusServices.com

FREQUENTLY ASKED QUESTIONS FOR INSURED

Q. Why is my premium increasing?

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that the Company is able to live up to its obligations to you as a policyholder.

Q. When will my premium increase?

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by check, you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

Q. Will my premium continue to increase?

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur.

Q. Have other insurance companies raised their long term care rates?

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

(continued on reverse)



**TriPlus Services, Inc. ♦ Third-Party Administrator for
Nassau Life and Annuity Company**

On behalf of American Progressive Life & Health Insurance Company of New York
PO Box 7066
Allentown, PA 18105-7066

PHONE: (800) 999-2224

FAX: (833) 686-9447

EMAIL: CustomerSupport@TriPlusServices.com

Q: What are the options to reduce my coverage?

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter, or you would like to investigate additional options, please contact our Policyholder Services Department at [(800) 999-2224].

Q. To keep my policy without paying the higher premium, how do I change my coverage?

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our Policyholder Services Department at [xxx-xxx-xxxx], electing option [#], then [#], at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please refer to the "Options Available To You" section of the rate increase notification letter.

Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meet its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.

For more information, please see the National Organization of Life & Health Guaranty Associations at <http://www.nolhga.com>.



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Q. Whom should I contact if I have additional questions about this rate increase?

A: If you have additional questions, please contact our Policyholder Services Department at [(800) 999-2224], electing option [#], then [#], at the prompt. The office hours are [Monday through Friday 7:30 a.m. to 4:45 p.m.]



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BENEFIT ADJUSTMENT OPTION RETURN FORM

[Date]

Policyholder: [NAME]

[Policy Number]

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. While you are able to adjust your benefits at any time, to ensure that your option is effective before the rate increase effective date, please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at [(800) 999-2224].

If you do not wish to implement any of these options you do not need to return this form to us.

- * Reduce your policy maximum from 5 Years to 4 Years for a new Annual premium of \$[xx]
- * Reduce your policy maximum from 5 Years to 3 Years for a new Annual premium of \$[xx]
- * Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$[xx]
- * Reduce your policy maximum from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$[xx]
- * Reduce your base Daily Benefit Amount from \$60.00 to \$40.00 for a new Annual premium of \$[xx]. Since you have an active Compound Inflation rider, your new inflated Daily Benefit Amount would be \$[xx] as of [EFF DATE] and is subject to further increases per rider terms.

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, American Progressive Life & Health Insurance Company of New York will change the policy's available benefits, effective [EFF DATE], to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any additional rate increases that may be scheduled to occur, or may occur in the future, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the insured signs above, we must have copies of legal representative papers on file



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REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE

[Date]

Policyholder: [NAME]

[Policy Number]

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. ***If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.***

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- * My new maximum benefit amount under this policy will be equal to the sum of the premiums paid into the policy from the issue date through the current paid to date or the remaining amount of benefits available under the policy; whichever is less; and,
- * If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of this new policy status will be applied to and will not exceed the policy's new maximum benefit amount; and,
- * Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- * I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.